

Dwelling Fire, Homeowners Owner-Occupied, and Homeowners Tenant and Condominium/Cooperative Unit Owner's Insurance Report: Data for 2016

2018



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**Dwelling Fire, Homeowners Owner-Occupied, and Homeowners Tenant and
Condominium/Cooperative Unit Owners Insurance: Data for 2016**

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Dwelling Fire, Homeowners Owner-Occupied, and Homeowners Tenant and Condominium/Cooperative Unit Owners Insurance: Data for 2016

Market Distribution and Average Cost by Policy Form and Amount of Insurance

Purpose of Report

This report provides countrywide and state-specific premium and exposure information for non-commercial dwelling fire insurance and for homeowners insurance package policies. Homeowners package policy data are for the homeowners owner-occupied policy forms (HO-1, HO-2, HO-3, HO-5 and HO-8), the tenant policy (HO-4) and the condominium/cooperative unit owner's policy (HO-6). This narrative describes the data and discusses the way economic, demographic and natural phenomena impact the price of homeowners insurance.

Data

Data consist of written exposures, expressed as house-years,¹ and aggregate written premiums by state and countrywide for the 2016 data year. Premium and exposure information was collected for all states and the District of Columbia. The data are displayed in five tables. Three tables show individual state and countrywide exposures grouped by 1) policy type; 2) individual policy form; and 3) amount of insurance coverage, divided into ranges, with percentages of total exposures provided. The last two tables display by-state and countrywide average premiums. Average premiums are calculated by dividing premiums by exposures for each policy form and range of insurance coverage, and represent the cost of a year of coverage. Percentages of totals are provided.

Policy forms included in the report are described in detail in the following section. The ranges of insurance amounts extend to higher levels of coverage for the dwelling fire and homeowners owner-occupied policy forms than those for the tenant and condominium insurance, because premiums for the latter two policy forms do not include coverage for the residential structure.

To the extent that data are reported to statistical agents, data for statutorily established FAIR plans are included.

This report is not comprehensive of all statistical agents as there may be smaller statistical agents that do not report data to the NAIC. The data is limited to what was provided by the following companies, whose cooperation and assistance in compiling this report is greatly appreciated:

- Data for all states, except Texas and California, were provided by the American Association of Insurance Services; ISO Data, Inc.; the National Independent Statistical Service; Independent Statistical Service, Inc. (ISS); and the Mutual Service Office (MSO).

¹ One house-year represents policy coverage on a dwelling for 12 months. Most often, it consists of coverage for one policy for an entire 12-month period, but it may also represent a number of policies for which the combined lengths of coverage *total* 12 months (e.g., four policies, each with three months of coverage).

- Texas data were obtained from the Texas Department of Insurance. Historically, the Texas department developed its own home insurance policy forms that are similar, but not identical, to homeowners policy forms countrywide. Although, starting in 2002, insurers were permitted to file their own independent forms, some companies continue to use the forms previously promulgated by the department.
- California data were provided by the California Department of Insurance. The state began collecting homeowners data in 1998, starting with the 1996 data year.

Limitations on the Data

Average premium is an imperfect measure of the relative “price” of insurance due to wide variations in hazards, economic conditions and real estate values from state to state. Even when comparing identical policy forms and amounts of insurance, premiums for homeowners coverage can differ dramatically across the country. These market differences are explored in more detail in a later section of this narrative. Premium for a homeowners policy is determined by the amount of insurance purchased (generally based on the value of the insured property), the types of property covered, the types of perils covered, and the specific limits and deductibles a policyholder chooses.

Averages developed for this report reflect all of these variables and more. For each state, some general assumptions can be made about the types of insurance policies sold, the value of property insured, and policyholders’ cost for loss protection for residential property and personal belongings.

The premium and exposure data Texas reports to the NAIC include the premiums but not the underlying exposures for the Texas Windstorm Insurance Association (TWIA), Texas’ coastal wind insurer of last resort. TWIA writes exclusively “wind-only” policies, and only collects basic information about policy type of the underlying “ex-wind” homeowners policy. The overwhelming majority of homeowners premium reported by TWIA is coded as “HO-3” (Texas “HO-B”); this is significantly different from the distribution of policies in the coastal region of Texas. Therefore, it is highly likely that a significant portion of TWIA’s premiums are reported as “HO-3” when the underlying exposures are reported as “HO-1,” “HO-2,” or “HO-5.” Thus, the average “HO-3” premium for Texas is artificially high as a result.

Other Southeastern states have wind pools in operation that similarly may not be included in this report.

Residual Market Data

Beginning with the 2011 data year, this report has sought to include data directly from residual market mechanisms. These mechanisms serve as a state's insurer of last resort and/or to write high-risk policies, such as wind-only supplemental policies. When possible, complete policies and supplemental policies were either categorized as the form number associated with the underlying policy or in accordance to the residual market mechanism's criteria. If the underlying policy was unavailable, the supplemental policies were marked as HO-3 policies, the most common owner-occupied policy form. For the supplemental policies, premium has been included, but exposures were excluded. This was done to avoid double-counting, as it is likely the underlying primary policy, and its exposure, has already been included in the report.

The cooperation and assistance of the residual market data providers in compiling this report were greatly appreciated. Data were provided by the Alabama Insurance Underwriting Association; Florida Citizens Property Insurance Corporation; Louisiana Citizens Property Insurance Corporation; Massachusetts Property Insurance Underwriting Association; Michigan Basic Property Insurance Association; Mississippi Windstorm Underwriting Association; Mississippi Residential Property Insurance Underwriting Association; New Jersey Insurance Underwriting Association; North Carolina Joint Underwriting Association; Ohio FAIR Plan Underwriting Association; Rhode Island Joint Reinsurance Association; South Carolina Wind and Hail Underwriting Association; and Virginia Property Insurance Association.

Policy Forms/Types

Data for this report were collected for eight policy forms that are grouped into three broad categories (policy types) for comparison purposes.

Dwelling fire policy (one family, owner-occupied, non-seasonal buildings)

Under a dwelling fire policy, an insured purchases individual coverages on an a la carte basis; i.e., fire perils separately from extended coverage perils, and coverage for buildings separately from outbuildings and contents. Only the data for fire coverage for single-family owner-occupied dwellings are included in this report. Thus, the dwelling fire data (indicated by "DW" in the report) are not directly comparable to the homeowners data, but are presented to provide an estimate of the cost for insurance purchased under the dwelling fire program.

Homeowners package policies for owner-occupied dwellings (1-4 family units)

- HO-1: Basic "named-perils"² coverage on buildings and personal property.
- HO-2: Broad "named-perils" coverage on buildings and personal property; provides coverage for more perils than HO-1 package.
- HO-3: Provides "all-risks"³ coverage on buildings, broad named-peril coverage on personal property; most common package written.
- HO-5: Provides "all-risks" coverage on buildings and personal property.

² Insures against any loss incurred by the insured due to a peril named in the policy (e.g., fire, lightning, hail, etc.).

³ Insures against risks of direct loss, except losses **specifically** stated in the policy as excluded from coverage (e.g., flood).

- HO-8: Repair cost coverage for a dwelling whose replacement cost greatly exceeds its market value. Personal property, theft and additional coverages provided are similar to coverages provided under an HO-1 policy.

Homeowners package policies for tenants, condominium and cooperative unit owners

- HO-4 (Renter's Insurance): Broad "named-perils" coverage for the personal property of tenants.
- HO-6 (Condo/Co-op Insurance): Broad "named-perils" coverage for personal property of condominium or cooperative unit owners, as well as certain building items in which the unit owner may have an insurable interest.

Homeowners owner-occupied policies represent a "package" of coverages for buildings, contents and liability. Accordingly, in each coverage range, the average premium for the dwelling fire policy represents less coverage than the corresponding homeowners policies. Homeowners tenants and condominium policies are similar to homeowners owner-occupied policies with respect to covered perils, contents coverage and liability. However, there is no building coverage other than the condo/co-op owner's insurable interest.

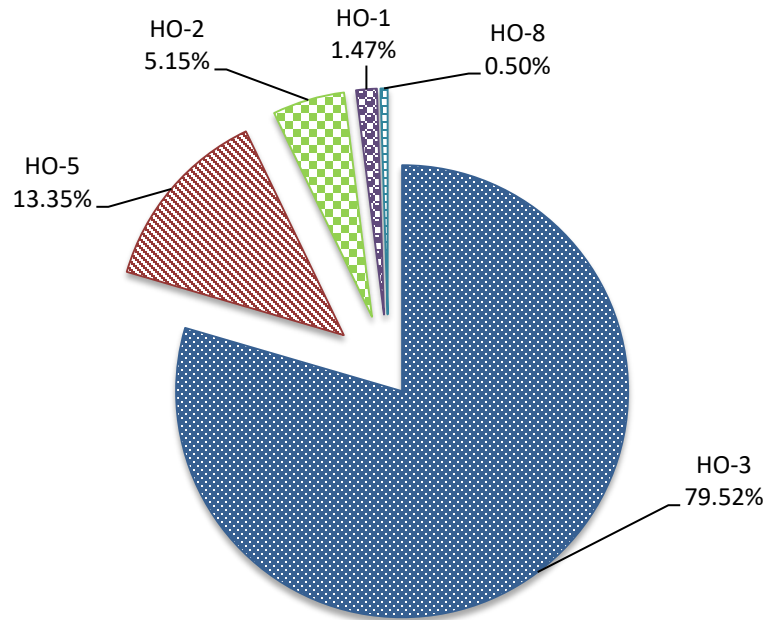
Analysis of the Data

Table 1 provides exposure data in house-years by policy type. The table shows a countrywide total of 83,464,399.4 house-years. In 2016, homeowners owner-occupied policy exposures accounted for 73.8 percent of overall exposures countrywide. Tenant and condominium policy exposures accounted for 24.3 percent of the total, while dwelling fire exposures made up the remaining 1.9 percent.

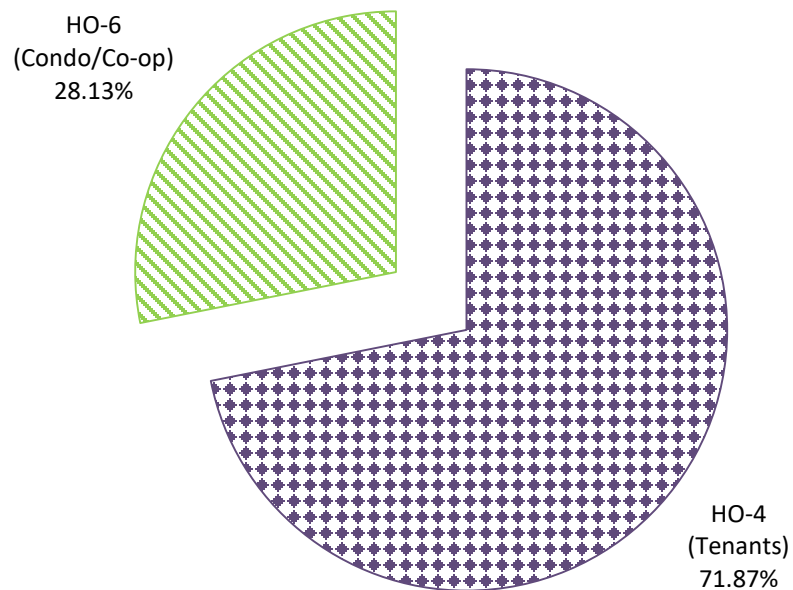
Exposure data for the eight individual policy forms is provided in Table 2. The HO-3 accounted for 58.6 percent of all policy exposures and remains the most common policy sold by far. Figure 1 (next page) shows the percentage breakdown of exposures for the homeowners owner-occupied policy forms only. Countrywide, 79.5 percent of these exposures were written on the HO-3 form.

Figure 2 shows the percentage breakdown of countrywide exposures for the tenant and condo/co-op policy forms. Of these, 71.9 percent were written on the HO-4 form.

**Figure 1 - 2016 Percent of Homeowners Owner-Occupied
Written Exposures
Countrywide By Policy Form**



**Figure 2 - 2016 Percent of Tenant and Condominium/
Co-op Written Exposures
Countrywide By Policy Form**



Tables 3A and 3B present countrywide and by-state exposure data divided between each of the ranges of insurance coverage amount. Dwelling fire policy data and data for the homeowners owner-occupied policy forms are grouped together in Table 3A, and data for the HO-4 and HO-6 forms are grouped together in Table 3B. Countrywide, in 2016, 65.1 percent of dwelling fire and homeowners owner-occupied policies were written for insurance coverage amounts between \$50,000 and \$300,000.

Tenant and condominium policies do not provide coverage for the building; therefore, the distribution of exposures for these types of policies is concentrated at significantly lower insurance amounts. Table 3B shows that 65.3 percent of the exposures for the HO-4 and HO-6 forms are concentrated at amounts below \$32,000, and 89.6 percent of these policies provide less than \$75,000 in coverage.

Figure 3 provides a comparison of dwelling fire and the five homeowners owner-occupied policy exposures by amounts of insurance coverage. Dwelling fire exposures represent 2.6 percent of total exposures and are most prevalent at insurance coverage amounts less than \$50,000. In the less than \$50,000 range, dwelling fire exposures account for 49.8 percent of the total, then drop to 28.2 percent at insurance amounts of \$50,000–\$74,999. At coverage amounts above \$75,000, dwelling fire exposures account for no more than 10.9 percent of the total for each range.

Figure 4 compares HO-4 and HO-6 policy forms by coverage amounts. Countrywide, the HO-4 (tenants) form represents more policies written at lower coverage amounts. At coverage amounts above \$44,000, the majority of exposures are written on the HO-6 (condo/co-op) form.

Tables 4⁴ and 5 display state average premiums for each policy form. Examining the countrywide average premium data for dwelling fire and homeowners owner-occupied policies reveals some expected results. In general, the average premium increases as the amount of coverage increases for all policy types. Dwelling fire premiums are generally lower when compared to the five homeowners premiums, reflecting the more limited coverage offered by dwelling fire policies compared to homeowners packages.

⁴ Negative and zero exposures and premiums are denoted by an asterisk in Table 4. All exposure and premium amounts, including those that are negative, are included within the Table 4 totals.

Figure 3 - 2016 Percent Comparison of Dwelling Fire and Homeowners Owner-Occupied Written Exposures

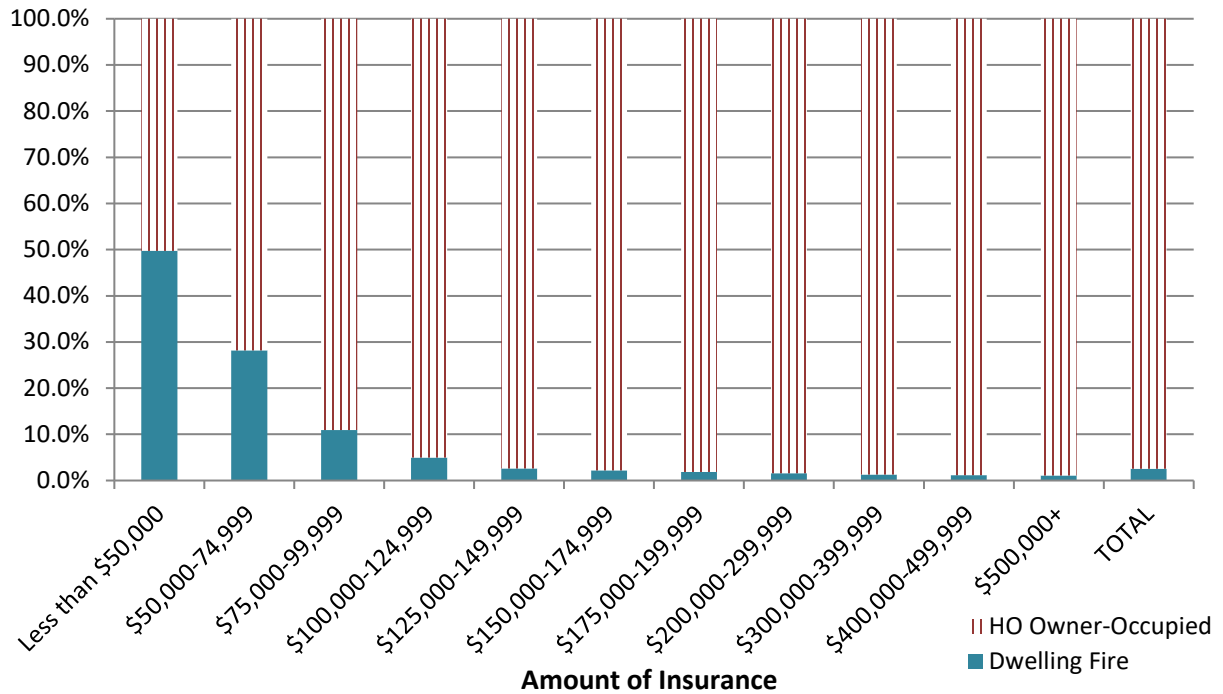
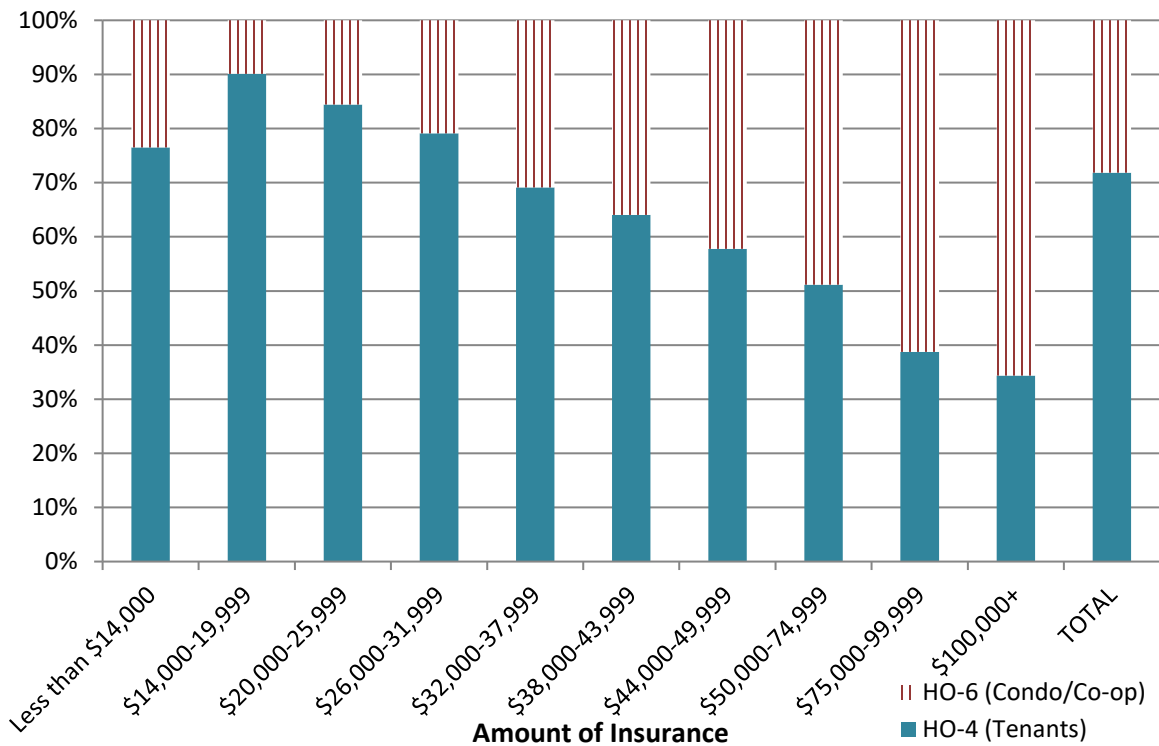


Figure 4 - 2016 Percentages of Tenant and Condominium Written Exposures by Amount of Insurance



Factors Affecting the Cost of Insurance

Geographic Area, Real Estate and Construction Costs

Many factors impact the cost of home insurance, resulting in large differences in average premiums throughout the United States. In general, real estate values and construction costs tend to be higher in areas of greater population density. Because the amount of home insurance needed is based on the value of the home, premiums are often higher in more heavily populated places. Vacation and retirement areas, as well as areas experiencing rapid economic growth, also tend to have relatively higher real estate values.

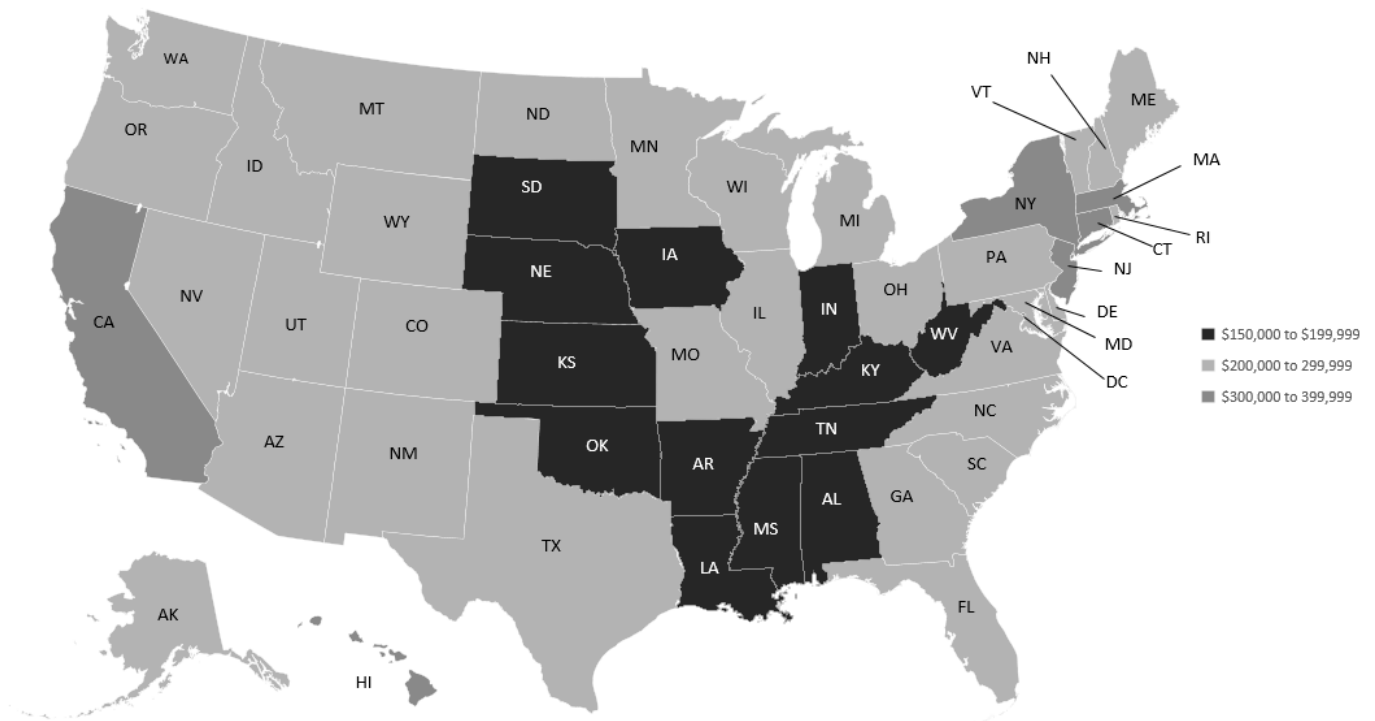
Construction costs vary based on the type of residence, availability of building materials and factors such as local climate and building regulations. Higher expected repair costs for value-added designs to reduce damages to the structure from earthquakes or hurricanes will impact the price of insurance. As shown in the following maps, these variations in costs are reflected in the range of median amounts of insurance purchased throughout the United States.

Catastrophe Exposure

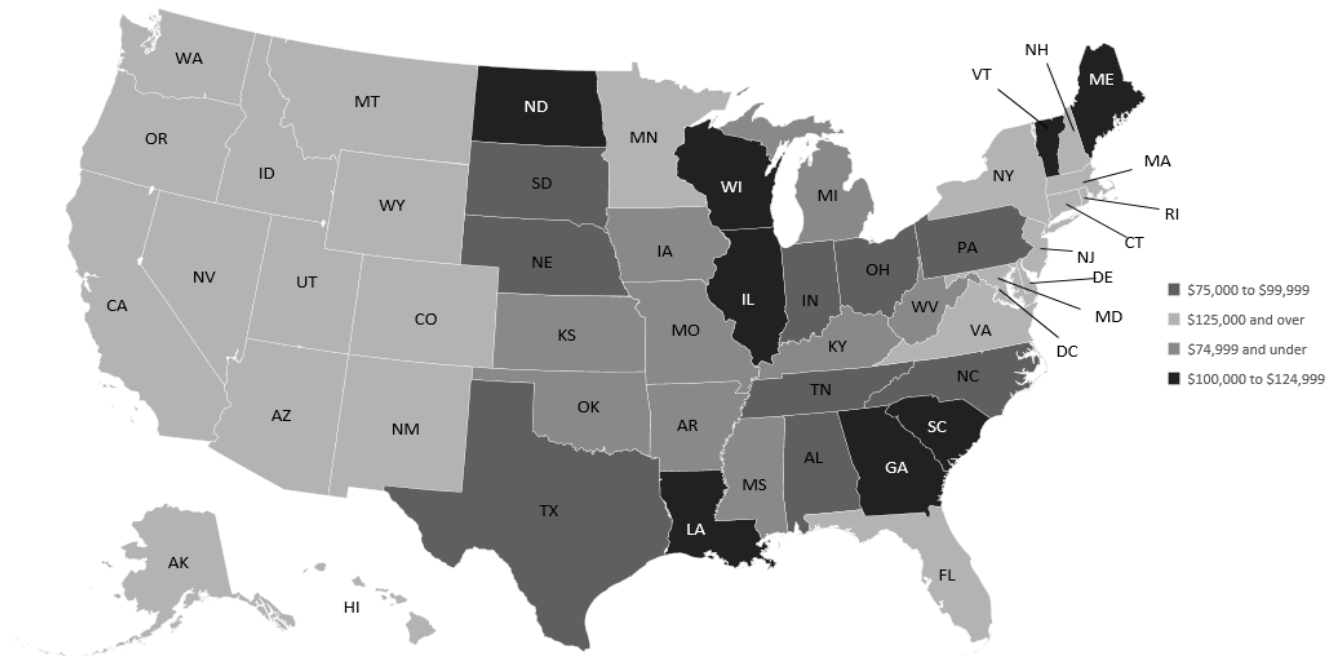
Degree of exposure to catastrophe affects the cost of insurance to homeowners. Brush and forest fires, tornadoes, high winds, hail, freezing rain, snow storms, hurricanes, earthquakes, riots and even terrorist attacks are all types of catastrophes that can occur in the United States. Every place in the world has an exposure to some type of catastrophe, but some areas are more prone to certain types. Brush and forest fires are more common in the West. Hurricane exposure is greater in areas near the Gulf of Mexico and the Atlantic Ocean. Exposure to tornado damage is greatest in the central and southwestern United States, even though tornadoes can and do occur in nearly every state. Earthquake exposure also exists throughout the country because seismic faults are located in all regions.⁵ Terrorist attacks also are not specific to any geographic area, but have typically occurred in larger urban areas.

⁵ Although earthquake coverage is commonly endorsed onto a homeowners insurance policy, premiums for earthquake coverage are not included in the data.

2016 Homeowners Median Amount of Insurance



2016 Dwelling Fire Median Amount of Insurance



Since the late 1980s, catastrophes have been occurring with greater frequency and severity, and are a significant consideration in the pricing of home insurance. Until 1996, the Property Claims Services (PCS) unit of the Insurance Services Office considered an event a catastrophe when insured losses totaled \$5 million or more. Beginning in 1997, the PCS no longer considered an event a “catastrophe” unless it resulted in insured losses that totaled \$25 million or more. For the period 2008–2017, the total insured losses for U.S. catastrophes (in 2017 dollars) were more than \$303.2 billion.⁶

The following table shows, in descending order of loss, the 10 most costly insured property U.S. catastrophes through 2017.⁷ Three of these were hurricanes that occurred in 2017, including Hurricane Maria.

Rank	Date	Peril	Dollars when Occurred (millions)	In 2017 Dollars (millions)*
1	Aug. 2005	Hurricane Katrina	\$41,100	\$50,751
2	Sep. 2017	Hurricane Maria	**	**
3	Sep. 2001	World Trade Center, Pentagon terrorist attacks	18,779	24,987
4	Aug. 1992	Hurricane Andrew	15,500	24,478
5	Sep. 2017	Hurricane Irma	**	**
6	Oct. 2012	Hurricane Sandy	18,750	19,860
7	Jan. 1994	Northridge, CA earthquake	12,500	18,880
8	Aug. 2017	Hurricane Harvey	**	**
9	Sep. 2008	Hurricane Ike	12,500	14,036
10	Oct. 2005	Hurricane Wilma	10,300	12,479

Property losses only. Excludes flood damage covered by the federally administered National Flood Insurance Program

*Adjusted for inflation through 2017 by ISO using the GDP implicit price deflator.

**Loss estimate not yet available from The Property Claim Services unit of ISO, but a relative ranking is provided.

⁶ Insurance Information Institute, www.iii.org/facts_statistics/catastrophes-us.html; includes copyrighted material of Insurance Services Office, Inc., with its permission.

⁷ Ibid.

The Federal Emergency Management Agency (FEMA) definition of disaster includes chemical emergencies, coastal storm, dam failure, drought, earthquake, fire, fishing losses, flood, freezing, human cause, hurricane, landslide, severe ice storm, severe storm, snow, terrorism, tornado, toxic substances, tsunamis, typhoon, volcano, and wildfire. The following table lists the number of declared disasters, by state and year.⁸

2014-2018 Disaster Declarations											
State	2018	2017	2016	2015	2014	State	2018	2017	2016	2015	2014
Alabama	1	1	0	1	1	Montana	1	0	2	0	2
Alaska	2	1	0	2	0	Nebraska	2	2	0	1	3
Arizona	1	0	0	0	1	Nevada	0	2	0	0	1
Arkansas	0	1	1	1	1	New Hampshire	3	2	0	1	0
California	2	6	0	1	1	New Jersey	1	0	1	1	0
Colorado	0	0	0	1	0	New Mexico	0	1	0	0	2
Connecticut	1	0	0	1	0	New York	1	2	0	0	2
Delaware	0	0	1	0	0	North Carolina	2	0	1	0	1
District of Columbia	0	0	1	0	0	North Dakota	0	1	0	0	1
Florida	1	2	2	0	1	Ohio	1	0	0	0	0
Georgia	1	3	1	1	1	Oklahoma	1	3	1	2	0
Hawaii	3	0	1	0	1	Oregon	0	2	1	1	1
Idaho	0	4	0	2	0	Pennsylvania	0	0	2	0	0
Illinois	0	0	0	0	0	Rhode Island	0	0	0	1	0
Indiana	1	0	0	0	1	South Carolina	1	1	1	1	1
Iowa	2	1	2	1	3	South Dakota	0	1	1	1	1
Kansas	1	3	1	1	0	Tennessee	0	1	1	1	2
Kentucky	2	0	1	4	1	Texas	1	1	3	2	0
Louisiana	0	2	2	1	0	Utah	0	1	0	0	0
Maine	2	0	0	1	0	Vermont	2	1	0	1	2
Maryland	2	0	2	0	1	Virginia	1	0	2	0	0
Massachusetts	2	0	0	1	0	Washington	1	1	0	4	2
Michigan	1	1	0	0	1	West Virginia	2	1	1	5	0
Minnesota	1	0	1	0	1	Wisconsin	2	1	2	0	0
Mississippi	0	3	1	1	2	Wyoming	0	2	0	1	0
Missouri	0	1	0	1	1	Other*	4	4	0	3	3
Grand Total	2018	2017	2016	2015	2014						
Disaster Declarations	52	59	36	47	42						
*Other - American Samoa, Federated States of Micronesia, Guam, Northern Mariana Islands, Puerto Rico, US Virgin Islands, & Tribal Governments											

The number of tornadoes averaged 1,189 per year during the 2008-2017 time period, but the number in individual years ranged from a low of 886 in 2014 to a high of 1,692 in 2008.⁹ These figures serve to emphasize the variability and unpredictability of catastrophe losses. The impact that various catastrophes have on rates from state to state must be considered in any evaluation of average premiums.

⁸ Federal Emergency Management Agency (FEMA), www.fema.gov/disasters/grid/year,as of 10/30/2018.

⁹ Insurance Information Institute, www.iii.org/facts_statistics/tornadoes-and-thunderstorms.html; U.S. Department of Commerce; Storm Prediction Center; National Weather Service.

Insurers use computer models to estimate the potential cost of catastrophic events, particularly in the absence of a sufficient amount of relevant loss experience. For example, the potential insured loss in the New Madrid region due to an earthquake is predicted to be significant, but the fact that the last major earthquake in that area occurred in 1812—when there were considerably fewer people and buildings—makes it difficult to rely on previous experience to accurately price earthquake coverage in the area.

Computer models use insurer exposure and loss experience; geological, meteorological and seismic data; structural engineering and construction data; and other applicable information to simulate catastrophes in a specific region to more accurately estimate the cost of paying for losses that could occur. The methodology used by a catastrophe-modeling firm is typically considered proprietary information, and insurance regulators have no direct authority over the modelers. However, when a rate filing relies in part on a computer model, an insurance department may require an insurer or rating organization to provide supplemental information pertaining to the model's input data to determine whether the filing meets the requirements of the state insurance laws.

Mold Damage

High insurance claim payments for mold damage garnered the attention of media outlets several years ago. This can be attributed to higher numbers of claims filed, as well as some extraordinary amounts awarded to claimants by judges and juries in certain areas of the country. Many insurers have considered mold an excluded peril, and the cost of paying for potential claims related to mold has not generally been factored into the price of most property policies. However, courts in several states have found that, in the absence of specific exclusionary language in the policy, payment for certain types of mold damage is required. Examples include ancillary mold damage that results from an otherwise covered peril, the liability of builders for mold damage that results from new construction methods and materials, or the liability of property owners for potential health problems related to inhalation of mold spores.

Insurers have discovered that the repair of mold damage to property can be expensive. In response, insurers have added language to property and liability policies to explicitly exclude or limit coverage for mold. Some insurers have raised overall premiums to better reflect this exposure, while others offer mold-related coverage for an additional cost.

Terrorism

The 2001 attacks on the World Trade Center and the Pentagon caused insurers to reassess their exposure to terrorist strikes on U.S. soil. Insurers now consider potential property claims that would result from terrorist attacks a significant risk and have taken steps to price the coverage appropriately. The September 11, 2001, terrorist attack on this country largely affected commercial insurers and reinsurers, but some personal property (including homes and autos) was also lost. Overall, however, the threat of terrorism has not affected the cost of homeowners coverage.

Other Variables

There are several other variables that impact the frequency and severity of home insurance losses and contribute to its cost. Loss experience and premiums among states and regions will vary considerably due to unique combinations of these variables. The following are some of the more significant factors contributing to these differences.

Building Structures: Recent losses from natural disasters, especially hurricanes and earthquakes, have increased awareness of the importance of minimizing the potential for damage to both new and existing structures. Many municipalities in high-risk areas have implemented more stringent building codes, resulting in changes in design and building materials; in addition to new homes, older homes are being retrofitted to comply with new building codes. The cost to repair or replace more expensive materials has impacted premiums. Over the long run, however, the implementation of stricter building codes will result in structures that are less vulnerable to damage, which can help to reduce premiums. Specialized building features, such as the wood shingle roof that is prone to hailstorm and lightning damage, can ultimately impact premiums in areas where they become increasingly popular.

Population Density: Various trends evident in the data are related to the level of urbanization in an area. Urban areas tend to have more renters than rural areas. The District of Columbia, for example, is entirely urban. Approximately 57.4 percent of policies sold in Washington, D.C., in 2016 were tenant or condo/co-op policies, which reflects the high number of transient government employees and contractors living there. States with large numbers of seasonal workers and those with popular tourist and retirement locations might also tend to have higher percentages of tenant and condo/co-op policyholders. Not surprisingly, Florida, a major retirement state, and New York, which has a high number of tenants and condo/co-op owners in New York City, also have relatively high percentages of tenant and condominium/co-op exposures.

In addition, the fire suppression capacities in a given locale significantly impact home insurance rates. Insurers employ classification systems that measure such items as response times and proximity of a dwelling to a fire station and to working fire hydrants. It is rarely cost-feasible for rural areas to maintain the level of fire protection available to urban residents.

Economic Factors: Economic phenomena have a significant impact on home insurance premiums. Inflation increases the amount of insurance premiums over time. Interest rates and inflation have an effect on both real estate values and the price of durable consumer goods insured as contents.

Regulatory Environment: Rate and form filing laws for home insurance vary among states. Some states require insurers to file rates and policy forms for home insurance and have them approved before they can be used. Other states require rates and/or policy forms to be filed by the day they will be used, or within a given number of days following the effective date. In addition, the role played by regulators in setting and/or reviewing rates varies among the states.

Other: The risk of fires resulting from faulty heating systems is lower in warmer climates. However, other common causes of fires, such as careless smoking, cooking, electrical problems

and children playing with matches, are not unique to any geographic region. There is generally an increased cost to insure homes with wood burning fireplaces, multi-car garages, and wooden decks. On the other hand, added features that reduce the risk of loss, such as security systems and fire detection devices, will often qualify a home for premium discounts.

Summary

Many factors impact home insurance premiums and losses. Real estate values, building and construction costs, vulnerability to catastrophes, the level of urbanization, and legal and economic phenomena result in wide variations in premiums, not only by region or state, but on local levels as well. Although the data in this report do not provide the necessary information for a thorough analysis of the effect of these factors on home insurance premiums, it is important to recognize the variety of factors that are reflected in the price of insurance.

The tables in this report were prepared under the direction of the Casualty Actuarial and Statistical (C) Task Force. Suggestions about how this report might be further improved are welcome. Questions may be referred to Aaron Brandenburg at (816) 783-8271 or Libby Crews at (816) 783-8563.

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Table 1

2016 House-Years by State and Countrywide by Policy Type

Table 1

2016 House-Years by Policy Type

State	Dwelling Fire		Homeowners Owner-Occupied		Homeowners Tenants and Condo/Co-Op		Total	
	House-Yrs	%	House-Yrs	%	House-Yrs	%	House-Yrs	%
Alabama	58,548.0	4.7	1,032,156.8	82.8	156,190.3	12.5	1,246,895.1	100.0
Alaska	2,787.2	1.5	145,564.5	79.4	35,051.4	19.1	183,403.1	100.0
Arizona	14,831.0	0.7	1,518,946.3	76.7	446,999.1	22.6	1,980,776.3	100.0
Arkansas	13,656.2	2.5	459,737.2	83.0	80,246.8	14.5	553,640.1	100.0
California	388,727.3	4.2	5,924,675.5	63.8	2,973,172.0	32.0	9,286,574.8	100.0
Colorado	10,718.2	0.6	1,216,568.9	68.6	547,243.3	30.8	1,774,530.3	100.0
Connecticut	7,085.8	0.7	745,904.7	74.5	248,417.2	24.8	1,001,407.6	100.0
Delaware	2,232.8	0.8	232,708.4	79.0	59,683.4	20.3	294,624.7	100.0
Dist. of Columbia	285.8	0.2	80,797.3	42.4	109,303.8	57.4	190,386.8	100.0
Florida	257,533.2	5.8	2,915,740.4	65.2	1,299,959.9	29.1	4,473,233.5	100.0
Georgia	40,571.4	1.5	2,117,895.2	78.2	548,554.9	20.3	2,707,021.5	100.0
Hawaii	1,854.3	0.5	219,176.8	60.6	140,776.7	38.9	361,807.8	100.0
Idaho	2,186.0	0.5	339,427.3	83.0	67,548.9	16.5	409,162.2	100.0
Illinois	16,404.6	0.5	2,461,817.1	71.4	969,102.6	28.1	3,447,324.3	100.0
Indiana	7,889.8	0.4	1,479,361.8	81.9	318,480.0	17.6	1,805,731.5	100.0
Iowa	6,343.9	0.7	700,269.4	76.6	207,465.8	22.7	914,079.1	100.0
Kansas	16,838.6	2.0	649,153.8	77.5	171,521.7	20.5	837,514.1	100.0
Kentucky	6,000.4	0.5	892,204.3	79.7	221,299.6	19.8	1,119,504.3	100.0
Louisiana	43,660.8	5.0	709,580.8	81.7	115,466.3	13.3	868,707.9	100.0
Maine	6,379.1	1.4	378,953.6	83.7	67,425.4	14.9	452,758.1	100.0
Maryland	7,282.8	0.4	1,321,277.7	71.5	520,249.0	28.1	1,848,809.4	100.0
Massachusetts	4,604.3	0.2	1,535,696.5	74.5	520,867.5	25.3	2,061,168.3	100.0
Michigan	17,159.9	0.6	2,179,294.3	79.3	551,738.0	20.1	2,748,192.3	100.0
Minnesota	8,258.0	0.4	1,335,364.3	71.7	517,892.0	27.8	1,861,514.3	100.0
Mississippi	26,793.5	5.2	438,192.2	85.1	49,706.3	9.7	514,691.9	100.0
Missouri	16,509.0	1.0	1,283,767.9	76.9	368,259.9	22.1	1,668,536.8	100.0
Montana	2,389.2	0.9	197,473.1	78.4	52,084.3	20.7	251,946.5	100.0
Nebraska	4,716.1	0.8	461,158.3	76.2	139,326.3	23.0	605,200.8	100.0
Nevada	5,546.8	0.7	566,871.0	69.4	244,212.4	29.9	816,630.2	100.0
New Hampshire	2,364.3	0.5	335,467.2	77.2	96,578.1	22.2	434,409.5	100.0
New Jersey	20,496.8	0.9	1,611,956.3	71.3	627,560.9	27.8	2,260,013.9	100.0
New Mexico	6,613.3	1.4	396,700.5	85.8	59,307.9	12.8	462,621.8	100.0
New York	32,065.9	0.8	2,839,653.3	66.6	1,394,820.6	32.7	4,266,539.8	100.0
North Carolina	164,569.3	7.0	1,782,826.5	75.5	413,407.4	17.5	2,360,803.2	100.0
North Dakota	714.3	0.4	120,528.3	68.8	53,985.5	30.8	175,228.2	100.0
Ohio	19,778.7	0.6	2,783,670.8	79.5	696,246.0	19.9	3,499,695.4	100.0
Oklahoma	23,538.9	2.6	753,749.7	83.2	128,683.8	14.2	905,972.4	100.0
Oregon	4,849.3	0.4	880,054.4	72.8	324,062.2	26.8	1,208,965.9	100.0
Pennsylvania	35,409.5	0.9	3,049,467.3	79.0	774,916.9	20.1	3,859,793.8	100.0
Rhode Island	3,544.4	1.2	232,382.4	80.6	52,435.1	18.2	288,361.9	100.0
South Carolina	24,749.1	2.0	984,372.0	80.4	215,042.8	17.6	1,224,163.8	100.0
South Dakota	1,443.7	0.6	171,917.3	75.7	53,737.1	23.7	227,098.1	100.0
Tennessee	25,348.8	1.4	1,404,851.9	80.3	318,489.9	18.2	1,748,690.7	100.0
Texas	190,280.8	3.1	4,561,117.4	73.7	1,438,435.5	23.2	6,189,833.7	100.0
Utah	5,814.4	0.8	574,057.8	74.4	191,251.3	24.8	771,123.5	100.0
Vermont	2,734.0	1.3	171,776.4	79.8	40,711.3	18.9	215,221.7	100.0
Virginia	30,338.0	1.3	1,774,183.0	74.7	571,795.9	24.1	2,376,316.9	100.0
Washington	10,972.2	0.5	1,565,367.3	71.8	602,921.4	27.7	2,179,260.8	100.0
West Virginia	5,213.3	1.2	376,039.3	88.5	43,464.7	10.2	424,717.3	100.0
Wisconsin	7,140.0	0.4	1,535,914.3	78.0	424,922.2	21.6	1,967,976.5	100.0
Wyoming	1,349.2	1.0	110,008.9	83.5	20,459.3	15.5	131,817.3	100.0
Total	1,617,121.7	1.9	61,555,797.3	73.8	20,291,480.4	24.3	83,464,399.4	100.0

Table 2

2016 House-Years by State and Countrywide by Policy Form

Table 2

2016 House-Years by Policy Form

State	DW		HO-1		HO-2		HO-3		HO-4	
	House-Yrs	%	House-Yrs	%	House-Yrs	%	House-Yrs	%	House-Yrs	%
Alabama	58,548.0	4.7	3.4	0.0	70,612.3	5.7	879,801.8	70.6	135,925.7	10.9
Alaska	2,787.2	1.5	28.0	0.0	101.8	0.1	145,301.6	79.2	24,200.1	13.2
Arizona	14,831.0	0.7	868.4	0.0	81,632.0	4.1	1,111,730.3	56.1	329,547.5	16.6
Arkansas	13,656.2	2.5	4.0	0.0	29,599.8	5.3	389,003.8	70.3	73,911.8	13.4
California	388,727.3	4.2	0.0	0.0	331.8	0.0	4,601,211.5	49.5	2,046,049.5	22.0
Colorado	10,718.2	0.6	423.3	0.0	79,041.9	4.5	896,459.4	50.5	348,627.3	19.6
Connecticut	7,085.8	0.7	86.8	0.0	27,713.9	2.8	658,382.5	65.7	150,298.4	15.0
Delaware	2,232.8	0.8	8.0	0.0	7,125.1	2.4	223,156.3	75.7	43,548.7	14.8
Dist. of Columbia	285.8	0.2	4.8	0.0	626.4	0.3	74,735.9	39.3	66,367.8	34.9
Florida	257,533.2	5.8	18,939.8	0.4	22,654.3	0.5	2,803,636.8	62.7	610,556.3	13.6
Georgia	40,571.4	1.5	582.5	0.0	129,232.0	4.8	1,806,480.0	66.7	454,847.8	16.8
Hawaii	1,854.3	0.5	37.0	0.0	1,820.1	0.5	207,577.0	57.4	35,253.6	9.7
Idaho	2,186.0	0.5	215.2	0.1	27,213.8	6.7	249,697.4	61.0	58,431.0	14.3
Illinois	16,404.6	0.5	472.2	0.0	191,415.5	5.6	1,889,134.1	54.8	565,527.2	16.4
Indiana	7,889.8	0.4	617.8	0.0	76,592.2	4.2	1,157,610.8	64.1	272,510.9	15.1
Iowa	6,343.9	0.7	62.6	0.0	20,861.1	2.3	576,317.8	63.0	164,500.0	18.0
Kansas	16,838.6	2.0	974.6	0.1	47,499.3	5.7	449,204.5	53.6	160,465.9	19.2
Kentucky	6,000.4	0.5	1,178.3	0.1	81,533.6	7.3	755,726.6	67.5	185,403.3	16.6
Louisiana	43,660.8	5.0	152.3	0.0	26,957.4	3.1	666,180.9	76.7	102,318.3	11.8
Maine	6,379.1	1.4	551.8	0.1	20,585.7	4.5	326,772.9	72.2	49,975.3	11.0
Maryland	7,282.8	0.4	237.4	0.0	62,094.6	3.4	1,068,573.2	57.8	386,352.8	20.9
Massachusetts	4,604.3	0.2	15.8	0.0	39,792.8	1.9	1,439,256.9	69.8	294,306.1	14.3
Michigan	17,159.9	0.6	565.0	0.0	120,268.9	4.4	1,902,007.2	69.2	382,113.3	13.9
Minnesota	8,258.0	0.4	723.0	0.0	37,576.5	2.0	967,001.8	51.9	351,590.9	18.9
Mississippi	26,793.5	5.2	936.1	0.2	29,270.1	5.7	390,797.5	75.9	45,372.5	8.8
Missouri	16,509.0	1.0	128.6	0.0	29,407.4	1.8	946,387.0	56.7	301,550.1	18.1
Montana	2,389.2	0.9	25.4	0.0	5,629.2	2.2	168,467.1	66.9	41,922.7	16.6
Nebraska	4,716.1	0.8	276.9	0.0	31,595.0	5.2	364,419.3	60.2	131,607.1	21.7
Nevada	5,546.8	0.7	3.8	0.0	17,924.6	2.2	429,072.9	52.5	181,976.5	22.3
New Hampshire	2,364.3	0.5	215.4	0.0	13,592.9	3.1	302,986.4	69.7	58,081.8	13.4
New Jersey	20,496.8	0.9	585.3	0.0	26,309.1	1.2	1,487,167.4	65.8	352,797.6	15.6
New Mexico	6,613.3	1.4	1.6	0.0	18,585.2	4.0	312,608.6	67.6	50,383.2	10.9
New York	32,065.9	0.8	2,753.6	0.1	294,759.5	6.9	2,348,522.5	55.0	819,006.7	19.2
North Carolina	164,569.3	7.0	0.0	0.0	83,004.3	3.5	1,665,531.3	70.5	347,714.0	14.7
North Dakota	714.3	0.4	296.2	0.2	7,572.0	4.3	80,471.3	45.9	45,948.9	26.2
Ohio	19,778.7	0.6	1,885.3	0.1	173,296.9	5.0	2,131,746.3	60.9	535,374.8	15.3
Oklahoma	23,538.9	2.6	3,695.7	0.4	58,399.7	6.4	521,092.4	57.5	119,374.0	13.2
Oregon	4,849.3	0.4	17.3	0.0	36,924.2	3.1	680,973.9	56.3	283,297.2	23.4
Pennsylvania	35,409.5	0.9	4,982.5	0.1	189,578.3	4.9	2,294,097.3	59.4	650,819.8	16.9
Rhode Island	3,544.4	1.2	3.0	0.0	26,737.3	9.3	197,845.9	68.6	34,552.8	12.0
South Carolina	24,749.1	2.0	23.8	0.0	56,080.5	4.6	893,275.3	73.0	159,382.2	13.0
South Dakota	1,443.7	0.6	307.2	0.1	6,500.8	2.9	128,149.0	56.4	48,978.2	21.6
Tennessee	25,348.8	1.4	26,905.4	1.5	60,419.3	3.5	1,186,128.2	67.8	265,237.7	15.2
Texas	190,280.8	3.1	830,760.3	13.4	593,388.4	9.6	2,534,420.8	40.9	1,341,700.1	21.7
Utah	5,814.4	0.8	40.9	0.0	28,520.3	3.7	416,122.9	54.0	130,135.1	16.9
Vermont	2,734.0	1.3	2,270.5	1.1	6,358.3	3.0	154,396.3	71.7	24,276.4	11.3
Virginia	30,338.0	1.3	779.2	0.0	62,186.8	2.6	1,539,850.8	64.8	438,652.8	18.5
Washington	10,972.2	0.5	28.1	0.0	35,959.9	1.7	1,191,206.7	54.7	492,639.3	22.6
West Virginia	5,213.3	1.2	1,663.2	0.4	22,421.9	5.3	288,288.8	67.9	39,937.5	9.4
Wisconsin	7,140.0	0.4	1,033.1	0.1	50,499.9	2.6	961,620.3	48.9	332,254.0	16.9
Wyoming	1,349.2	1.0	7.0	0.0	2,726.0	2.1	88,287.9	67.0	17,214.6	13.1
Total	1,617,121.7	1.9	906,377.2	1.1	3,170,530.5	3.8	48,948,895.0	58.6	14,582,816.8	17.5

Table 2

2016 House-Years by Policy Form

State	HO-5		HO-6		HO-8		Total	
	House-Yrs	%	House-Yrs	%	House-Yrs	%	House-Yrs	%
Alabama	74,854.0	6.0	20,264.7	1.6	6,885.2	0.6	1,246,895.1	100.0
Alaska	119.8	0.1	10,851.3	5.9	13.3	0.0	183,403.1	100.0
Arizona	299,748.3	15.1	117,451.6	5.9	24,967.3	1.3	1,980,776.3	100.0
Arkansas	27,948.6	5.0	6,334.9	1.1	13,180.9	2.4	553,640.1	100.0
California	1,322,726.2	14.2	927,122.5	10.0	406.0	0.0	9,286,574.8	100.0
Colorado	233,957.0	13.2	198,615.9	11.2	6,687.3	0.4	1,774,530.3	100.0
Connecticut	59,721.5	6.0	98,118.8	9.8	0.0	0.0	1,001,407.6	100.0
Delaware	2,233.5	0.8	16,134.8	5.5	185.6	0.1	294,624.7	100.0
Dist. of Columbia	5,430.2	2.9	42,935.9	22.6	0.0	0.0	190,386.8	100.0
Florida	30,973.7	0.7	689,403.6	15.4	39,535.8	0.9	4,473,233.5	100.0
Georgia	163,512.9	6.0	93,707.1	3.5	18,087.8	0.7	2,707,021.5	100.0
Hawaii	1,726.6	0.5	105,523.1	29.2	8,016.2	2.2	361,807.8	100.0
Idaho	61,972.7	15.1	9,117.9	2.2	328.3	0.1	409,162.2	100.0
Illinois	372,046.3	10.8	403,575.4	11.7	8,749.0	0.3	3,447,324.3	100.0
Indiana	237,393.9	13.1	45,969.1	2.5	7,147.0	0.4	1,805,731.5	100.0
Iowa	100,610.3	11.0	42,965.8	4.7	2,417.7	0.3	914,079.1	100.0
Kansas	145,687.7	17.4	11,055.8	1.3	5,787.8	0.7	837,514.1	100.0
Kentucky	37,390.6	3.3	35,896.3	3.2	16,375.2	1.5	1,119,504.3	100.0
Louisiana	9,235.2	1.1	13,148.0	1.5	7,054.9	0.8	868,707.9	100.0
Maine	29,912.8	6.6	17,450.1	3.9	1,130.4	0.2	452,758.1	100.0
Maryland	190,143.3	10.3	133,896.3	7.2	229.2	0.0	1,848,809.4	100.0
Massachusetts	56,225.5	2.7	226,561.4	11.0	405.6	0.0	2,061,168.3	100.0
Michigan	155,668.3	5.7	169,624.8	6.2	784.9	0.0	2,748,192.3	100.0
Minnesota	324,815.8	17.4	166,301.1	8.9	5,247.2	0.3	1,861,514.3	100.0
Mississippi	4,352.3	0.8	4,333.8	0.8	12,836.3	2.5	514,691.9	100.0
Missouri	289,570.7	17.4	66,709.8	4.0	18,274.2	1.1	1,668,536.8	100.0
Montana	22,573.9	9.0	10,161.6	4.0	777.5	0.3	251,946.5	100.0
Nebraska	62,634.3	10.3	7,719.3	1.3	2,232.8	0.4	605,200.8	100.0
Nevada	116,712.3	14.3	62,235.9	7.6	3,157.5	0.4	816,630.2	100.0
New Hampshire	18,489.9	4.3	38,496.3	8.9	182.5	0.0	434,409.5	100.0
New Jersey	97,803.4	4.3	274,763.3	12.2	91.1	0.0	2,260,013.9	100.0
New Mexico	63,062.5	13.6	8,924.8	1.9	2,442.6	0.5	462,621.8	100.0
New York	189,143.2	4.4	575,813.9	13.5	4,474.6	0.1	4,266,539.8	100.0
North Carolina	28,804.1	1.2	65,693.4	2.8	5,486.8	0.2	2,360,803.2	100.0
North Dakota	31,892.3	18.2	8,036.6	4.6	296.6	0.2	175,228.2	100.0
Ohio	467,141.1	13.3	160,871.3	4.6	9,601.2	0.3	3,499,695.4	100.0
Oklahoma	133,389.9	14.7	9,309.8	1.0	37,172.0	4.1	905,972.4	100.0
Oregon	161,351.8	13.3	40,765.1	3.4	787.3	0.1	1,208,965.9	100.0
Pennsylvania	553,486.6	14.3	124,097.1	3.2	7,322.8	0.2	3,859,793.8	100.0
Rhode Island	7,071.8	2.5	17,882.3	6.2	724.4	0.3	288,361.9	100.0
South Carolina	24,077.4	2.0	55,660.6	4.5	10,915.0	0.9	1,224,163.8	100.0
South Dakota	36,652.1	16.1	4,758.9	2.1	308.3	0.1	227,098.1	100.0
Tennessee	118,831.3	6.8	53,252.3	3.0	12,567.8	0.7	1,748,690.7	100.0
Texas	602,547.8	9.7	96,735.4	1.6	0.0	0.0	6,189,833.7	100.0
Utah	129,179.0	16.8	61,116.3	7.9	194.7	0.0	771,123.5	100.0
Vermont	8,624.2	4.0	16,434.9	7.6	127.2	0.1	215,221.7	100.0
Virginia	170,906.0	7.2	133,143.2	5.6	460.3	0.0	2,376,316.9	100.0
Washington	336,635.4	15.4	110,282.1	5.1	1,537.2	0.1	2,179,260.8	100.0
West Virginia	62,024.9	14.6	3,527.2	0.8	1,640.5	0.4	424,717.3	100.0
Wisconsin	520,558.8	26.5	92,668.2	4.7	2,202.3	0.1	1,967,976.5	100.0
Wyoming	18,653.8	14.2	3,244.7	2.5	334.3	0.3	131,817.3	100.0
Total	8,220,225.1	9.8	5,708,663.7	6.8	309,769.6	0.4	83,464,399.4	100.0

Table 3

**2016 House-Years by State and Countrywide
by Amount of Insurance**

Table 3A

2016 House-Years by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

State	\$49,999 and Under		\$50,000 to \$74,999		\$75,000 to \$99,999		\$100,000 to \$124,999	
	Exposure	%	Exposure	%	Exposure	%	Exposure	%
Alabama	17,894.0	1.6	28,297.5	2.6	57,386.2	5.3	106,162.8	9.7
Alaska	584.5	0.4	452.8	0.3	962.4	0.6	2,234.1	1.5
Arizona	13,302.5	0.9	9,458.8	0.6	21,747.2	1.4	58,718.8	3.8
Arkansas	9,897.5	2.1	15,275.3	3.2	31,986.8	6.8	51,549.0	10.9
California	5,265.0	0.1	4,994.9	0.1	8,960.5	0.1	26,753.3	0.4
Colorado	1,592.2	0.1	2,461.3	0.2	7,401.0	0.6	24,837.5	2.0
Connecticut	304.9	0.0	224.1	0.0	443.4	0.1	1,974.2	0.3
Delaware	153.8	0.1	222.1	0.1	1,042.3	0.4	3,960.0	1.7
Dist. of Columbia	11.5	0.0	7.0	0.0	25.5	0.0	269.7	0.3
Florida	30,678.3	1.0	17,132.7	0.5	28,143.4	0.9	118,403.8	3.7
Georgia	13,785.8	0.6	17,511.3	0.8	46,150.0	2.1	119,127.0	5.5
Hawaii	46.6	0.0	112.3	0.1	472.8	0.2	1,412.8	0.6
Idaho	266.2	0.1	994.7	0.3	4,880.6	1.4	16,324.1	4.8
Illinois	6,171.9	0.2	10,023.9	0.4	21,349.6	0.9	66,590.3	2.7
Indiana	7,497.2	0.5	19,084.9	1.3	50,197.0	3.4	116,349.1	7.8
Iowa	5,502.0	0.8	9,353.9	1.3	20,036.8	2.8	54,648.9	7.7
Kansas	14,119.9	2.1	18,050.6	2.7	32,662.2	4.9	54,741.3	8.2
Kentucky	13,217.2	1.5	22,825.0	2.5	51,429.8	5.7	90,526.9	10.1
Louisiana	12,023.2	1.6	16,984.4	2.3	39,352.8	5.2	71,589.3	9.5
Maine	1,645.1	0.4	2,746.3	0.7	5,377.3	1.4	12,048.8	3.1
Maryland	569.8	0.0	1,269.4	0.1	3,552.9	0.3	18,953.7	1.4
Massachusetts	1,029.2	0.1	935.9	0.1	1,363.8	0.1	4,265.2	0.3
Michigan	10,662.1	0.5	21,707.3	1.0	49,763.7	2.3	116,930.3	5.3
Minnesota	7,036.3	0.5	8,688.3	0.6	16,853.8	1.3	35,925.9	2.7
Mississippi	15,978.0	3.4	20,976.7	4.5	36,981.9	8.0	52,413.0	11.3
Missouri	9,305.6	0.7	19,239.3	1.5	39,230.8	3.0	78,504.5	6.0
Montana	519.3	0.3	1,411.0	0.7	3,980.0	2.0	10,296.5	5.2
Nebraska	4,721.8	1.0	7,688.6	1.7	17,897.9	3.8	39,100.7	8.4
Nevada	1,725.0	0.3	825.5	0.1	2,111.1	0.4	8,496.2	1.5
New Hampshire	436.0	0.1	747.3	0.2	1,660.8	0.5	4,583.2	1.4
New Jersey	1,326.1	0.1	2,324.1	0.1	2,955.3	0.2	7,994.8	0.5
New Mexico	2,037.8	0.5	2,717.7	0.7	8,984.0	2.2	24,670.4	6.1
New York	8,741.1	0.3	13,778.7	0.5	20,979.3	0.7	42,759.8	1.5
North Carolina	49,851.3	2.6	36,042.8	1.9	58,041.2	3.0	134,168.9	6.9
North Dakota	960.8	0.8	1,108.0	0.9	2,445.8	2.0	6,480.1	5.3
Ohio	10,146.8	0.4	22,102.7	0.8	54,289.6	1.9	156,572.3	5.6
Oklahoma	29,783.7	3.8	29,694.5	3.8	47,117.6	6.1	70,857.3	9.1
Oregon	630.7	0.1	1,309.9	0.1	4,872.1	0.6	19,289.6	2.2
Pennsylvania	15,020.2	0.5	22,840.8	0.7	30,896.4	1.0	72,150.5	2.3
Rhode Island	236.3	0.1	216.7	0.1	725.4	0.3	1,552.8	0.7
South Carolina	10,363.3	1.0	8,462.3	0.8	24,296.5	2.4	70,469.3	7.0
South Dakota	2,140.8	1.2	2,532.6	1.5	4,963.3	2.9	12,023.7	6.9
Tennessee	16,957.3	1.2	26,356.4	1.8	62,373.9	4.4	133,599.3	9.3
Texas	100,147.2	2.1	132,120.0	2.8	208,189.3	4.4	344,112.3	7.2
Utah	679.3	0.1	812.4	0.1	3,445.5	0.6	14,427.8	2.5
Vermont	1,215.7	0.7	1,357.1	0.8	2,134.3	1.2	3,560.3	2.0
Virginia	7,801.0	0.4	7,897.8	0.4	24,676.9	1.4	73,411.8	4.1
Washington	1,130.8	0.1	2,051.8	0.1	6,239.8	0.4	22,724.3	1.4
West Virginia	4,274.7	1.1	8,626.2	2.3	17,700.2	4.6	35,258.2	9.2
Wisconsin	6,495.1	0.4	9,611.8	0.6	22,594.8	1.5	51,093.6	3.3
Wyoming	157.5	0.1	604.7	0.5	2,304.5	2.1	6,260.3	5.6
Total	476,039.3	0.8	612,271.3	1.0	1,213,629.6	1.9	2,671,127.6	4.2

Table 3A

2016 House-Years by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

State	\$125,000 to \$149,999		\$150,000 to \$174,999		\$175,000 to \$199,999		\$200,000 to \$299,999	
	Exposure	%	Exposure	%	Exposure	%	Exposure	%
Alabama	135,185.8	12.4	145,998.0	13.4	127,131.6	11.7	293,331.3	26.9
Alaska	4,460.5	3.0	7,406.9	5.0	10,632.3	7.2	57,072.7	38.5
Arizona	114,993.4	7.5	175,640.8	11.5	194,911.3	12.7	551,971.0	36.0
Arkansas	64,400.3	13.6	65,649.4	13.9	55,555.7	11.7	113,569.5	24.0
California	75,626.1	1.2	165,903.8	2.6	267,828.3	4.2	1,783,343.1	28.2
Colorado	50,820.2	4.1	83,689.3	6.8	107,165.3	8.7	445,120.3	36.3
Connecticut	6,505.3	0.9	17,332.2	2.3	32,142.7	4.3	247,202.5	32.8
Delaware	9,371.7	4.0	16,482.7	7.0	20,898.1	8.9	87,077.8	37.1
Dist. of Columbia	1,141.3	1.4	2,864.8	3.5	4,354.3	5.4	21,666.6	26.7
Florida	263,802.3	8.3	378,898.5	11.9	402,866.3	12.7	1,173,809.8	37.0
Georgia	197,500.1	9.2	256,965.8	11.9	251,658.3	11.7	688,957.8	31.9
Hawaii	2,464.0	1.1	4,862.7	2.2	7,688.8	3.5	54,895.8	24.8
Idaho	32,936.8	9.6	46,958.3	13.7	45,970.8	13.5	118,504.8	34.7
Illinois	118,941.5	4.8	172,355.9	7.0	204,591.5	8.3	854,533.3	34.5
Indiana	168,997.8	11.4	198,501.9	13.3	189,061.8	12.7	466,955.8	31.4
Iowa	89,026.3	12.6	101,605.8	14.4	91,366.2	12.9	219,794.8	31.1
Kansas	70,014.0	10.5	77,794.5	11.7	74,661.9	11.2	195,164.1	29.3
Kentucky	113,552.5	12.6	116,579.5	13.0	98,865.3	11.0	235,346.8	26.2
Louisiana	85,687.4	11.4	96,778.7	12.8	87,608.8	11.6	214,661.4	28.5
Maine	21,504.0	5.6	35,379.9	9.2	42,997.1	11.2	144,013.8	37.4
Maryland	54,726.1	4.1	99,323.8	7.5	122,997.1	9.3	462,817.9	34.8
Massachusetts	10,281.3	0.7	26,013.6	1.7	49,411.9	3.2	420,172.5	27.3
Michigan	182,555.0	8.3	241,772.8	11.0	256,734.2	11.7	759,925.1	34.6
Minnesota	62,864.8	4.7	100,173.3	7.5	128,984.8	9.6	521,939.5	38.8
Mississippi	56,437.6	12.1	58,576.8	12.6	51,035.5	11.0	112,190.4	24.1
Missouri	122,397.1	9.4	154,231.0	11.9	152,450.9	11.7	420,374.3	32.3
Montana	17,873.3	8.9	24,195.2	12.1	25,204.5	12.6	69,460.5	34.8
Nebraska	62,292.2	13.4	71,945.5	15.4	61,070.1	13.1	132,524.2	28.4
Nevada	20,832.9	3.6	41,048.3	7.2	59,204.8	10.3	240,940.9	42.1
New Hampshire	10,033.2	3.0	19,684.9	5.8	27,942.7	8.3	130,390.1	38.6
New Jersey	16,660.0	1.0	35,708.9	2.2	56,197.8	3.4	439,445.3	26.9
New Mexico	41,533.4	10.3	50,816.0	12.6	50,947.8	12.6	131,616.8	32.6
New York	75,240.6	2.6	132,886.3	4.6	178,340.5	6.2	834,106.6	29.0
North Carolina	201,647.8	10.4	233,182.8	12.0	219,754.6	11.3	566,901.1	29.1
North Dakota	10,965.6	9.0	15,270.7	12.6	15,775.6	13.0	42,514.0	35.1
Ohio	280,512.7	10.0	364,946.2	13.0	361,277.7	12.9	981,535.5	35.0
Oklahoma	87,419.2	11.2	100,812.6	13.0	92,719.7	11.9	211,222.8	27.2
Oregon	46,249.8	5.2	78,317.8	8.9	99,550.4	11.2	349,115.9	39.5
Pennsylvania	158,737.1	5.1	289,411.1	9.4	364,582.3	11.8	1,189,699.6	38.6
Rhode Island	3,291.3	1.4	8,733.3	3.7	15,343.8	6.5	93,932.2	39.8
South Carolina	112,269.7	11.1	129,318.3	12.8	119,425.1	11.8	307,183.6	30.4
South Dakota	19,757.8	11.4	25,195.6	14.5	24,129.3	13.9	53,164.6	30.7
Tennessee	180,609.0	12.6	186,775.3	13.1	161,722.8	11.3	381,524.9	26.7
Texas	456,230.3	9.6	550,458.9	11.6	544,047.7	11.5	1,391,594.4	29.3
Utah	34,944.1	6.0	59,491.6	10.3	70,805.5	12.2	223,078.9	38.5
Vermont	6,039.0	3.5	10,647.9	6.1	14,732.5	8.4	65,108.6	37.3
Virginia	124,555.8	6.9	161,228.3	8.9	168,578.3	9.3	562,041.2	31.1
Washington	51,504.3	3.3	89,650.7	5.7	123,611.0	7.8	595,664.3	37.8
West Virginia	46,204.8	12.1	50,465.3	13.2	46,593.3	12.2	111,087.3	29.1
Wisconsin	96,024.2	6.2	148,792.3	9.6	176,450.4	11.4	609,680.1	39.5
Wyoming	10,420.3	9.4	13,523.7	12.1	14,558.9	13.1	38,754.5	34.8
Total	4,288,041.3	6.8	5,740,247.6	9.1	6,172,137.3	9.8	20,416,700.4	32.3

Table 3A

2016 House-Years by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

State	\$300,000 to \$399,999		\$400,000 to \$499,999		\$500,000 and Over		Total	
	Exposure	%	Exposure	%	Exposure	%	Exposure	%
Alabama	97,789.3	9.0	39,339.9	3.6	42,188.4	3.9	1,090,704.8	100.0
Alaska	37,029.3	25.0	14,878.4	10.0	12,637.8	8.5	148,351.7	100.0
Arizona	209,266.8	13.6	84,492.3	5.5	99,274.5	6.5	1,533,777.3	100.0
Arkansas	35,247.1	7.4	14,575.3	3.1	15,687.7	3.3	473,393.3	100.0
California	1,662,151.3	26.3	992,290.6	15.7	1,320,286.1	20.9	6,313,402.8	100.0
Colorado	254,481.4	20.7	113,001.1	9.2	136,717.7	11.1	1,227,287.1	100.0
Connecticut	202,559.5	26.9	108,851.8	14.5	135,449.8	18.0	752,990.4	100.0
Delaware	52,166.8	22.2	23,120.6	9.8	20,445.3	8.7	234,941.3	100.0
Dist. of Columbia	17,621.1	21.7	11,183.0	13.8	21,938.3	27.1	81,083.0	100.0
Florida	425,678.8	13.4	150,011.6	4.7	183,848.2	5.8	3,173,273.6	100.0
Georgia	288,934.8	13.4	128,710.8	6.0	149,165.0	6.9	2,158,466.6	100.0
Hawaii	56,275.6	25.5	34,838.0	15.8	57,962.0	26.2	221,031.2	100.0
Idaho	42,460.5	12.4	14,987.0	4.4	17,329.7	5.1	341,613.3	100.0
Illinois	515,112.6	20.8	237,329.9	9.6	271,221.3	10.9	2,478,221.7	100.0
Indiana	155,510.2	10.5	54,321.1	3.7	60,774.8	4.1	1,487,251.5	100.0
Iowa	72,726.1	10.3	23,142.7	3.3	19,409.9	2.7	706,613.3	100.0
Kansas	72,333.2	10.9	27,029.4	4.1	29,421.4	4.4	665,992.4	100.0
Kentucky	88,303.3	9.8	32,208.6	3.6	35,349.9	3.9	898,204.7	100.0
Louisiana	72,328.9	9.6	26,245.1	3.5	29,981.7	4.0	753,241.6	100.0
Maine	66,544.8	17.3	26,138.8	6.8	26,936.8	7.0	385,332.7	100.0
Maryland	272,145.1	20.5	130,568.8	9.8	161,635.9	12.2	1,328,560.4	100.0
Massachusetts	426,452.5	27.7	260,859.8	16.9	339,515.1	22.0	1,540,300.8	100.0
Michigan	323,865.1	14.7	117,031.7	5.3	115,507.1	5.3	2,196,454.3	100.0
Minnesota	259,491.5	19.3	105,690.6	7.9	95,973.6	7.1	1,343,622.3	100.0
Mississippi	34,055.7	7.3	13,186.8	2.8	13,153.3	2.8	464,985.7	100.0
Missouri	174,930.8	13.5	64,287.6	4.9	65,325.0	5.0	1,300,276.9	100.0
Montana	26,027.8	13.0	9,607.7	4.8	11,286.6	5.6	199,862.3	100.0
Nebraska	43,363.7	9.3	13,798.4	3.0	11,471.5	2.5	465,874.4	100.0
Nevada	107,983.4	18.9	42,141.3	7.4	47,108.5	8.2	572,417.8	100.0
New Hampshire	77,195.0	22.9	31,249.9	9.3	33,908.4	10.0	337,831.4	100.0
New Jersey	457,446.7	28.0	272,460.0	16.7	339,934.0	20.8	1,632,453.0	100.0
New Mexico	47,779.7	11.8	19,153.0	4.7	23,057.3	5.7	403,313.8	100.0
New York	712,983.2	24.8	401,823.3	14.0	450,079.9	15.7	2,871,719.3	100.0
North Carolina	231,990.0	11.9	100,525.2	5.2	115,290.2	5.9	1,947,395.8	100.0
North Dakota	16,308.8	13.5	5,332.0	4.4	4,081.4	3.4	121,242.7	100.0
Ohio	342,078.8	12.2	116,098.6	4.1	113,888.8	4.1	2,803,449.4	100.0
Oklahoma	61,820.7	8.0	22,466.4	2.9	23,374.2	3.0	777,288.6	100.0
Oregon	160,810.8	18.2	63,812.0	7.2	60,944.8	6.9	884,903.7	100.0
Pennsylvania	523,139.1	17.0	206,097.1	6.7	212,302.8	6.9	3,084,876.8	100.0
Rhode Island	57,999.8	24.6	26,707.3	11.3	27,188.0	11.5	235,926.8	100.0
South Carolina	119,496.6	11.8	48,635.8	4.8	59,200.7	5.9	1,009,121.1	100.0
South Dakota	17,394.6	10.0	6,123.2	3.5	5,935.8	3.4	173,361.0	100.0
Tennessee	146,832.8	10.3	61,690.8	4.3	71,758.2	5.0	1,430,200.8	100.0
Texas	528,389.6	11.1	235,319.5	5.0	260,789.0	5.5	4,751,398.2	100.0
Utah	94,852.5	16.4	36,716.3	6.3	40,618.3	7.0	579,872.2	100.0
Vermont	35,829.2	20.5	15,296.6	8.8	18,589.4	10.7	174,510.4	100.0
Virginia	312,193.3	17.3	155,148.3	8.6	206,988.5	11.5	1,804,521.0	100.0
Washington	365,429.8	23.2	157,483.4	10.0	160,849.3	10.2	1,576,339.4	100.0
West Virginia	36,284.8	9.5	12,368.4	3.2	12,389.5	3.2	381,252.7	100.0
Wisconsin	254,989.6	16.5	86,628.5	5.6	80,694.1	5.2	1,543,054.3	100.0
Wyoming	13,438.5	12.1	4,723.0	4.2	6,612.2	5.9	111,358.1	100.0
Total	10,707,520.7	16.9	4,999,726.8	7.9	5,875,477.2	9.3	63,172,919.0	100.0

Table 3B

2016 House-Years by Amount of Insurance

Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

State	\$13,999 and Under		\$14,000 to \$19,999		\$20,000 to \$25,999		\$26,000 to \$31,999	
	Exposure	%	Exposure	%	Exposure	%	Exposure	%
Alabama	27,709.2	17.7	11,809.5	7.6	61,179.0	39.2	17,500.3	11.2
Alaska	5,797.0	16.5	2,567.8	7.3	8,014.8	22.9	4,437.9	12.7
Arizona	91,919.4	20.6	57,185.8	12.8	105,258.9	23.5	55,030.5	12.3
Arkansas	7,090.1	8.8	6,893.6	8.6	36,477.4	45.5	9,033.9	11.3
California	557,512.2	18.8	423,508.8	14.2	576,487.8	19.4	365,627.3	12.3
Colorado	83,647.3	15.3	46,370.3	8.5	118,407.6	21.6	76,636.8	14.0
Connecticut	32,818.8	13.2	31,859.8	12.8	53,243.1	21.4	29,658.4	11.9
Delaware	5,300.8	8.9	7,233.6	12.1	20,817.7	34.9	7,218.3	12.1
Dist. of Columbia	14,717.2	13.5	13,831.0	12.7	30,028.5	27.5	13,202.5	12.1
Florida	299,379.6	23.0	136,518.9	10.5	350,816.6	27.0	130,217.6	10.0
Georgia	78,753.9	14.4	81,323.8	14.8	207,524.1	37.8	58,473.7	10.7
Hawaii	30,315.8	21.5	8,234.9	5.8	34,547.5	24.5	15,923.9	11.3
Idaho	10,773.8	15.9	6,190.1	9.2	16,902.0	25.0	9,438.4	14.0
Illinois	129,979.3	13.4	106,311.7	11.0	200,166.4	20.7	113,788.8	11.7
Indiana	56,914.5	17.9	54,059.8	17.0	74,670.3	23.4	39,310.2	12.3
Iowa	22,168.8	10.7	23,717.5	11.4	45,996.3	22.2	27,328.3	13.2
Kansas	16,007.3	9.3	31,220.8	18.2	58,550.5	34.1	19,868.4	11.6
Kentucky	22,243.8	10.1	64,602.2	29.2	49,574.5	22.4	26,937.8	12.2
Louisiana	19,999.2	17.3	9,375.1	8.1	50,533.8	43.8	10,601.9	9.2
Maine	5,225.8	7.8	4,882.0	7.2	19,822.6	29.4	10,175.6	15.1
Maryland	61,640.4	11.8	73,665.5	14.2	160,200.4	30.8	59,107.6	11.4
Massachusetts	63,853.1	12.3	72,029.1	13.8	121,530.0	23.3	67,636.2	13.0
Michigan	139,214.3	25.2	63,211.3	11.5	96,923.0	17.6	56,066.2	10.2
Minnesota	50,297.8	9.7	82,806.3	16.0	126,347.8	24.4	57,687.9	11.1
Mississippi	8,051.3	16.2	4,554.4	9.2	20,278.2	40.8	5,492.8	11.1
Missouri	31,995.3	8.7	47,334.3	12.9	139,351.1	37.8	42,646.4	11.6
Montana	6,214.9	11.9	2,259.8	4.3	11,335.4	21.8	6,853.8	13.2
Nebraska	16,503.2	11.8	18,620.3	13.4	44,898.3	32.2	19,133.8	13.7
Nevada	68,501.4	28.0	37,941.8	15.5	55,556.0	22.7	27,814.7	11.4
New Hampshire	10,155.1	10.5	8,118.2	8.4	21,917.9	22.7	13,382.3	13.9
New Jersey	83,758.4	13.3	67,025.9	10.7	125,471.5	20.0	74,250.8	11.8
New Mexico	7,556.3	12.7	8,288.4	14.0	13,676.6	23.1	8,493.2	14.3
New York	72,770.5	5.2	121,864.8	8.7	326,929.2	23.4	189,039.5	13.6
North Carolina	25,980.8	6.3	30,102.9	7.3	187,692.1	45.4	59,818.7	14.5
North Dakota	3,869.0	7.2	6,480.2	12.0	13,606.6	25.2	8,304.8	15.4
Ohio	59,475.2	8.5	160,565.9	23.1	148,622.0	21.3	89,124.2	12.8
Oklahoma	15,819.8	12.3	11,014.5	8.6	52,452.0	40.8	14,687.7	11.4
Oregon	40,347.5	12.5	44,395.3	13.7	84,736.1	26.1	48,512.3	15.0
Pennsylvania	60,123.0	7.8	116,987.7	15.1	222,493.5	28.7	94,015.4	12.1
Rhode Island	6,906.4	13.2	10,154.8	19.4	12,375.4	23.6	6,592.3	12.6
South Carolina	29,344.0	13.6	20,638.1	9.6	80,950.9	37.6	26,193.7	12.2
South Dakota	4,147.3	7.7	7,846.8	14.6	16,941.2	31.5	7,406.9	13.8
Tennessee	45,160.8	14.2	83,849.9	26.3	66,503.3	20.9	35,831.1	11.3
Texas	294,791.9	20.5	164,653.5	11.4	489,395.2	34.0	162,533.9	11.3
Utah	21,078.5	11.0	31,301.5	16.4	44,214.6	23.1	23,966.8	12.5
Vermont	3,326.3	8.2	3,178.9	7.8	8,494.3	20.9	5,497.9	13.5
Virginia	76,172.3	13.3	68,793.5	12.0	143,015.9	25.0	75,986.6	13.3
Washington	79,214.3	13.1	63,909.2	10.6	139,609.2	23.2	99,183.2	16.5
West Virginia	3,687.3	8.5	6,490.8	14.9	16,032.1	36.9	5,031.4	11.6
Wisconsin	29,247.8	6.9	63,555.7	15.0	84,396.0	19.9	58,486.8	13.8
Wyoming	1,759.3	8.6	826.4	4.0	3,214.8	15.7	2,460.4	12.0
Total	2,939,236.9	14.5	2,630,162.3	13.0	5,198,179.4	25.6	2,491,649.4	12.3

Table 3B

2016 House-Years by Amount of Insurance

Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

State	\$32,000 to \$37,999		\$38,000 to \$43,999		\$44,000 to \$49,999		\$50,000 to \$74,999	
	Exposure	%	Exposure	%	Exposure	%	Exposure	%
Alabama	5,317.8	3.4	5,633.1	3.6	2,082.8	1.3	14,864.3	9.5
Alaska	1,832.0	5.2	1,732.2	4.9	1,050.7	3.0	5,401.7	15.4
Arizona	21,498.1	4.8	19,795.0	4.4	9,640.0	2.2	53,491.6	12.0
Arkansas	3,293.0	4.1	2,993.2	3.7	1,127.0	1.4	7,835.2	9.8
California	142,200.3	4.8	133,518.2	4.5	64,541.0	2.2	373,921.7	12.6
Colorado	26,552.5	4.9	27,358.9	5.0	13,102.4	2.4	83,758.5	15.3
Connecticut	14,186.4	5.7	11,421.3	4.6	7,080.8	2.9	36,290.2	14.6
Delaware	2,933.7	4.9	2,264.9	3.8	1,312.6	2.2	7,326.3	12.3
Dist. of Columbia	5,967.4	5.5	4,461.8	4.1	2,750.7	2.5	12,148.1	11.1
Florida	52,792.7	4.1	53,337.5	4.1	22,548.7	1.7	146,025.0	11.2
Georgia	18,461.6	3.4	16,347.3	3.0	7,030.0	1.3	45,271.6	8.3
Hawaii	15,966.3	11.3	6,965.1	4.9	2,884.9	2.0	17,182.9	12.2
Idaho	3,450.4	5.1	3,101.3	4.6	1,297.9	1.9	9,421.8	13.9
Illinois	58,441.0	6.0	53,952.3	5.6	27,853.9	2.9	154,497.8	15.9
Indiana	14,498.7	4.6	12,157.1	3.8	5,811.2	1.8	34,744.7	10.9
Iowa	11,967.3	5.8	13,025.4	6.3	5,718.3	2.8	31,838.2	15.3
Kansas	6,913.4	4.0	6,931.3	4.0	2,920.2	1.7	17,583.3	10.3
Kentucky	8,586.6	3.9	7,012.7	3.2	3,513.6	1.6	21,848.8	9.9
Louisiana	4,272.3	3.7	3,660.3	3.2	1,752.4	1.5	9,525.9	8.2
Maine	4,311.6	6.4	3,634.6	5.4	1,665.3	2.5	10,118.8	15.0
Maryland	23,526.9	4.5	19,389.1	3.7	11,734.1	2.3	60,509.1	11.6
Massachusetts	33,782.6	6.5	27,109.1	5.2	12,579.1	2.4	65,591.8	12.6
Michigan	23,799.3	4.3	20,166.2	3.7	10,091.6	1.8	71,767.7	13.0
Minnesota	24,335.6	4.7	23,872.9	4.6	9,856.0	1.9	73,539.6	14.2
Mississippi	1,912.1	3.8	1,766.6	3.6	615.3	1.2	4,183.6	8.4
Missouri	15,796.7	4.3	14,762.3	4.0	6,170.2	1.7	41,025.3	11.1
Montana	3,207.9	6.2	3,328.8	6.4	1,674.3	3.2	10,102.8	19.4
Nebraska	6,709.4	4.8	6,450.1	4.6	2,924.8	2.1	14,557.0	10.4
Nevada	9,030.3	3.7	7,931.3	3.2	3,528.4	1.4	20,944.7	8.6
New Hampshire	6,554.7	6.8	5,549.3	5.7	2,896.4	3.0	16,042.3	16.6
New Jersey	33,952.2	5.4	30,266.4	4.8	17,464.0	2.8	101,195.5	16.1
New Mexico	3,433.8	5.8	3,045.8	5.1	1,628.6	2.7	8,249.8	13.9
New York	79,649.6	5.7	83,897.6	6.0	55,182.0	4.0	251,679.8	18.0
North Carolina	17,321.8	4.2	15,103.0	3.7	6,261.6	1.5	42,817.3	10.4
North Dakota	3,242.8	6.0	3,162.8	5.9	1,340.7	2.5	8,555.3	15.8
Ohio	36,423.1	5.2	28,329.8	4.1	15,045.9	2.2	88,373.6	12.7
Oklahoma	5,229.5	4.1	5,258.8	4.1	1,981.2	1.5	13,931.3	10.8
Oregon	17,483.3	5.4	14,532.5	4.5	7,017.4	2.2	39,226.4	12.1
Pennsylvania	46,281.5	6.0	35,080.5	4.5	19,936.8	2.6	99,549.6	12.8
Rhode Island	2,696.0	5.1	2,298.5	4.4	1,170.9	2.2	6,237.3	11.9
South Carolina	8,540.8	4.0	7,356.1	3.4	3,534.8	1.6	22,988.8	10.7
South Dakota	2,569.3	4.8	2,762.8	5.1	990.2	1.8	6,740.1	12.5
Tennessee	11,627.3	3.7	9,935.8	3.1	4,335.7	1.4	33,350.7	10.5
Texas	53,053.9	3.7	41,545.8	2.9	17,582.4	1.2	111,636.2	7.8
Utah	9,771.6	5.1	9,274.2	4.8	4,573.8	2.4	27,104.6	14.2
Vermont	2,713.0	6.7	2,365.1	5.8	1,262.8	3.1	7,005.8	17.2
Virginia	29,857.1	5.2	25,072.3	4.4	14,325.6	2.5	80,151.1	14.0
Washington	37,001.6	6.1	29,510.5	4.9	15,140.6	2.5	81,314.8	13.5
West Virginia	2,034.4	4.7	1,817.9	4.2	899.8	2.1	4,804.4	11.1
Wisconsin	28,930.7	6.8	25,404.0	6.0	11,442.5	2.7	67,346.2	15.8
Wyoming	1,120.7	5.5	1,228.4	6.0	757.0	3.7	5,113.0	25.0
Total	1,005,032.1	5.0	896,877.2	4.4	449,628.8	2.2	2,578,731.2	12.7

Table 3B

2016 House-Years by Amount of Insurance

Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

State	\$75,000 to \$99,999		\$100,000 and Over		Total	
	Exposure	%	Exposure	%	Exposure	%
Alabama	3,909.1	2.5	6,185.3	4.0	156,190.3	100.0
Alaska	1,553.4	4.4	2,664.0	7.6	35,051.4	100.0
Arizona	13,801.3	3.1	19,378.4	4.3	446,999.1	100.0
Arkansas	1,974.9	2.5	3,528.5	4.4	80,246.8	100.0
California	129,479.6	4.4	206,375.3	6.9	2,973,172.0	100.0
Colorado	26,046.5	4.8	45,362.5	8.3	547,243.3	100.0
Connecticut	12,233.8	4.9	19,624.5	7.9	248,417.2	100.0
Delaware	2,031.4	3.4	3,244.1	5.4	59,683.4	100.0
Dist. of Columbia	3,698.3	3.4	8,498.4	7.8	109,303.8	100.0
Florida	39,223.2	3.0	69,100.3	5.3	1,299,959.9	100.0
Georgia	11,772.6	2.1	23,596.4	4.3	548,554.9	100.0
Hawaii	3,381.9	2.4	5,373.5	3.8	140,776.7	100.0
Idaho	2,490.0	3.7	4,483.3	6.6	67,548.9	100.0
Illinois	47,033.3	4.9	77,078.3	8.0	969,102.6	100.0
Indiana	10,551.8	3.3	15,761.9	4.9	318,480.0	100.0
Iowa	10,697.1	5.2	15,008.6	7.2	207,465.8	100.0
Kansas	4,619.3	2.7	6,907.4	4.0	171,521.7	100.0
Kentucky	6,525.2	2.9	10,454.5	4.7	221,299.6	100.0
Louisiana	2,236.8	1.9	3,508.8	3.0	115,466.3	100.0
Maine	2,962.3	4.4	4,626.9	6.9	67,425.4	100.0
Maryland	17,588.4	3.4	32,887.5	6.3	520,249.0	100.0
Massachusetts	20,786.4	4.0	35,970.3	6.9	520,867.5	100.0
Michigan	26,030.0	4.7	44,468.5	8.1	551,738.0	100.0
Minnesota	25,584.3	4.9	43,563.9	8.4	517,892.0	100.0
Mississippi	1,091.1	2.2	1,761.0	3.5	49,706.3	100.0
Missouri	10,984.4	3.0	18,193.9	4.9	368,259.9	100.0
Montana	2,804.8	5.4	4,301.8	8.3	52,084.3	100.0
Nebraska	3,979.9	2.9	5,549.5	4.0	139,326.3	100.0
Nevada	5,034.7	2.1	7,929.2	3.2	244,212.4	100.0
New Hampshire	5,177.1	5.4	6,784.9	7.0	96,578.1	100.0
New Jersey	33,990.8	5.4	60,185.4	9.6	627,560.9	100.0
New Mexico	1,936.3	3.3	2,999.3	5.1	59,307.9	100.0
New York	64,434.3	4.6	149,373.4	10.7	1,394,820.6	100.0
North Carolina	10,883.1	2.6	17,426.3	4.2	413,407.4	100.0
North Dakota	2,564.0	4.7	2,859.4	5.3	53,985.5	100.0
Ohio	29,365.2	4.2	40,921.2	5.9	696,246.0	100.0
Oklahoma	3,282.9	2.6	5,026.2	3.9	128,683.8	100.0
Oregon	10,313.8	3.2	17,497.6	5.4	324,062.3	100.0
Pennsylvania	29,649.8	3.8	50,799.1	6.6	774,916.9	100.0
Rhode Island	1,618.6	3.1	2,384.9	4.5	52,435.1	100.0
South Carolina	6,005.1	2.8	9,490.6	4.4	215,042.8	100.0
South Dakota	1,839.3	3.4	2,493.3	4.6	53,737.1	100.0
Tennessee	10,282.3	3.2	17,613.3	5.5	318,489.9	100.0
Texas	34,439.4	2.4	68,803.3	4.8	1,438,435.5	100.0
Utah	7,654.2	4.0	12,311.6	6.4	191,251.3	100.0
Vermont	2,476.6	6.1	4,390.8	10.8	40,711.3	100.0
Virginia	21,098.8	3.7	37,322.8	6.5	571,795.9	100.0
Washington	21,480.2	3.6	36,558.0	6.1	602,921.4	100.0
West Virginia	1,121.8	2.6	1,544.8	3.6	43,464.7	100.0
Wisconsin	22,500.2	5.3	33,612.5	7.9	424,922.2	100.0
Wyoming	1,647.5	8.1	2,331.8	11.4	20,459.3	100.0
Total	773,866.6	3.8	1,328,116.6	6.5	20,291,480.4	100.0

Table 4

**2016 Average Premium
by Policy Form by Amount of Insurance**

**Dwelling Fire and Homeowners
Owner-Occupied Policy Forms**

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Countrywide

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	236,859.8	49.8	34,890.8	7.3	30,590.3	6.4	91,012.5	19.1
	Premium	73,756,269	33.5	27,584,581	12.5	19,073,213	8.7	62,000,970	28.2
	Average	\$311		\$791		\$624		\$681	
\$50,000 to \$74,999	Exposure	172,536.3	28.2	43,345.2	7.1	68,812.8	11.2	248,625.7	40.6
	Premium	76,899,507	18.4	36,675,319	8.8	56,259,964	13.4	189,124,855	45.2
	Average	\$446		\$846		\$818		\$761	
\$75,000 to \$99,999	Exposure	132,810.8	10.9	49,337.7	4.1	129,924.3	10.7	807,282.0	66.5
	Premium	67,149,507	6.8	50,590,220	5.1	118,643,159	12.0	670,289,740	67.8
	Average	\$506		\$1,025		\$913		\$830	
\$100,000 to \$124,999	Exposure	133,276.0	5.0	66,586.9	2.5	208,879.3	7.8	2,058,787.5	77.1
	Premium	78,703,100	3.4	76,466,517	3.3	204,767,024	8.7	1,801,069,154	76.8
	Average	\$591		\$1,148		\$980		\$875	
\$125,000 to \$149,999	Exposure	112,663.6	2.6	81,153.4	1.9	260,456.5	6.1	3,435,107.1	80.1
	Premium	70,503,449	1.8	99,604,822	2.5	262,236,903	6.7	3,138,923,611	79.9
	Average	\$626		\$1,227		\$1,007		\$914	
\$150,000 to \$174,999	Exposure	127,291.3	2.2	101,829.2	1.8	309,659.9	5.4	4,561,892.4	79.5
	Premium	87,562,305	1.6	132,958,867	2.4	309,214,233	5.7	4,354,067,378	79.8
	Average	\$688		\$1,306		\$999		\$954	
\$175,000 to \$199,999	Exposure	113,356.3	1.8	103,819.3	1.7	319,312.3	5.2	4,857,097.0	78.7
	Premium	78,100,644	1.3	143,881,606	2.4	317,442,433	5.2	4,810,305,393	79.5
	Average	\$689		\$1,386		\$994		\$990	
\$200,000 to \$299,999	Exposure	326,689.3	1.6	251,222.3	1.2	978,549.6	4.8	15,949,258.1	78.1
	Premium	241,804,511	1.1	392,903,144	1.8	1,008,850,945	4.7	17,243,210,593	79.5
	Average	\$740		\$1,564		\$1,031		\$1,081	
\$300,000 to \$399,999	Exposure	138,485.1	1.3	91,915.0	0.9	452,922.6	4.2	8,479,214.8	79.2
	Premium	122,770,340	0.9	173,131,311	1.3	539,861,390	4.1	10,535,295,283	80.5
	Average	\$887		\$1,884		\$1,192		\$1,242	
\$400,000 to \$499,999	Exposure	59,091.1	1.2	43,711.2	0.9	201,599.5	4.0	3,979,947.8	79.6
	Premium	61,300,824	0.8	94,389,313	1.3	293,816,814	4.1	5,836,149,056	80.9
	Average	\$1,037		\$2,159		\$1,457		\$1,466	
\$500,000 and Over	Exposure	64,062.3	1.1	38,566.3	0.7	209,823.5	3.6	4,480,670.2	76.3
	Premium	94,978,004	0.7	114,042,048	0.9	426,103,801	3.2	9,695,409,883	72.4
	Average	\$1,483		\$2,957		\$2,031		\$2,164	
Total	Exposure	1,617,121.7	2.6	906,377.2	1.4	3,170,530.5	5.0	48,948,895.0	77.5
	Premium	1,053,528,460	1.4	1,342,227,748	1.8	3,556,269,879	4.8	58,335,845,916	78.0
	Average	\$651		\$1,481		\$1,122		\$1,192	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Countrywide

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	21,076.3	4.4	61,609.8	12.9	476,039.3	100.0
	Premium	15,795,208	7.2	21,970,807	10.0	220,181,048	100.0
	Average	\$749		\$357		\$463	
\$50,000 to \$74,999	Exposure	21,479.4	3.5	57,472.0	9.4	612,271.3	100.0
	Premium	19,154,344	4.6	40,483,911	9.7	418,597,900	100.0
	Average	\$892		\$704		\$684	
\$75,000 to \$99,999	Exposure	48,013.6	4.0	46,261.3	3.8	1,213,629.6	100.0
	Premium	41,448,945	4.2	40,238,429	4.1	988,360,000	100.0
	Average	\$863		\$870		\$814	
\$100,000 to \$124,999	Exposure	163,955.9	6.1	39,642.0	1.5	2,671,127.6	100.0
	Premium	142,807,380	6.1	41,080,670	1.8	2,344,893,845	100.0
	Average	\$871		\$1,036		\$878	
\$125,000 to \$149,999	Exposure	370,699.1	8.6	27,961.7	0.7	4,288,041.3	100.0
	Premium	321,283,864	8.2	34,784,828	0.9	3,927,337,477	100.0
	Average	\$867		\$1,244		\$916	
\$150,000 to \$174,999	Exposure	616,128.6	10.7	23,446.3	0.4	5,740,247.6	100.0
	Premium	537,116,799	9.8	32,642,729	0.6	5,453,562,311	100.0
	Average	\$872		\$1,392		\$950	
\$175,000 to \$199,999	Exposure	764,044.1	12.4	14,508.3	0.2	6,172,137.3	100.0
	Premium	681,208,724	11.3	23,123,698	0.4	6,054,062,498	100.0
	Average	\$892		\$1,594		\$981	
\$200,000 to \$299,999	Exposure	2,887,305.9	14.1	23,675.3	0.1	20,416,700.4	100.0
	Premium	2,761,445,315	12.7	41,763,684	0.2	21,689,978,192	100.0
	Average	\$956		\$1,764		\$1,062	
\$300,000 to \$399,999	Exposure	1,539,263.3	14.4	5,719.8	0.1	10,707,520.7	100.0
	Premium	1,699,002,838	13.0	10,652,429	0.1	13,080,713,591	100.0
	Average	\$1,104		\$1,862		\$1,222	
\$400,000 to \$499,999	Exposure	712,704.9	14.3	2,672.3	0.1	4,999,726.8	100.0
	Premium	927,464,942	12.9	3,961,401	0.1	7,217,082,350	100.0
	Average	\$1,301		\$1,482		\$1,443	
\$500,000 and Over	Exposure	1,075,554.0	18.3	6,800.8	0.1	5,875,477.2	100.0
	Premium	3,060,472,436	22.8	6,447,997	0.0	13,397,454,169	100.0
	Average	\$2,845		\$948		\$2,280	
Total	Exposure	8,220,225.1	13.0	309,769.6	0.5	63,172,919.0	100.0
	Premium	10,207,200,795	13.6	297,150,583	0.4	74,792,223,381	100.0
	Average	\$1,242		\$959		\$1,184	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Alabama

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	14,102.7	78.8			14.7	0.1	2,033.5	11.4
	Premium	4,687,816	71.0	*		14,285	0.2	1,219,010	18.5
	Average	\$332				\$974		\$599	
\$50,000 to \$74,999	Exposure	10,575.1	37.4			139.8	0.5	15,687.3	55.4
	Premium	5,396,523	28.8	*		142,188	0.8	11,591,611	61.9
	Average	\$510				\$1,017		\$739	
\$75,000 to \$99,999	Exposure	9,072.8	15.8			525.1	0.9	45,692.9	79.6
	Premium	5,371,817	10.4	*		447,885	0.9	43,429,032	84.2
	Average	\$592				\$853		\$950	
\$100,000 to \$124,999	Exposure	7,650.7	7.2			3,879.5	3.7	90,923.2	85.6
	Premium	5,378,854	4.9	*		3,410,311	3.1	96,575,830	87.9
	Average	\$703				\$879		\$1,062	
\$125,000 to \$149,999	Exposure	4,785.2	3.5	1.4	0.0	7,909.0	5.9	116,638.8	86.3
	Premium	3,738,800	2.4	1,045	0.0	7,420,712	4.9	134,119,567	87.8
	Average	\$781		\$738		\$938		\$1,150	
\$150,000 to \$174,999	Exposure	3,623.3	2.5			10,220.3	7.0	124,451.3	85.2
	Premium	3,271,913	1.9	*		10,162,303	5.8	151,500,201	86.6
	Average	\$903				\$994		\$1,217	
\$175,000 to \$199,999	Exposure	2,465.3	1.9			10,116.0	8.0	106,054.8	83.4
	Premium	2,204,728	1.4	*		10,570,598	6.5	138,074,612	85.2
	Average	\$894				\$1,045		\$1,302	
\$200,000 to \$299,999	Exposure	4,610.0	1.6			24,598.5	8.4	237,559.8	81.0
	Premium	4,961,776	1.2	*		28,419,996	6.8	348,993,177	82.9
	Average	\$1,076				\$1,155		\$1,469	
\$300,000 to \$399,999	Exposure	1,060.1	1.1	2.0	0.0	7,110.5	7.3	77,730.3	79.5
	Premium	1,685,964	1.0	2,305	0.0	10,126,506	6.1	135,367,227	80.9
	Average	\$1,590		\$1,153		\$1,424		\$1,741	
\$400,000 to \$499,999	Exposure	353.6	0.9			3,032.3	7.7	31,052.4	78.9
	Premium	542,908	0.7	*		5,167,915	6.6	63,086,196	80.0
	Average	\$1,535				\$1,704		\$2,032	
\$500,000 and Over	Exposure	249.3	0.6			3,066.8	7.3	31,977.5	75.8
	Premium	369,865	0.3	*		8,137,450	6.3	95,443,093	74.1
	Average	\$1,483				\$2,653		\$2,985	
Total	Exposure	58,548.0	5.4	3.4	0.0	70,612.3	6.5	879,801.8	80.7
	Premium	37,610,964	2.6	3,350	0.0	84,020,149	5.7	1,219,399,556	82.8
	Average	\$642		\$980		\$1,190		\$1,386	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Alabama

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	51.4	0.3	1,691.8	9.5	17,894.0	100.0
	Premium	16,913	0.3	665,023	10.1	6,603,047	100.0
	Average	\$329		\$393		\$369	
\$50,000 to \$74,999	Exposure	109.7	0.4	1,785.7	6.3	28,297.5	100.0
	Premium	115,047	0.6	1,469,722	7.9	18,715,091	100.0
	Average	\$1,049		\$823		\$661	
\$75,000 to \$99,999	Exposure	694.0	1.2	1,401.4	2.4	57,386.2	100.0
	Premium	798,946	1.5	1,500,309	2.9	51,547,989	100.0
	Average	\$1,151		\$1,071		\$898	
\$100,000 to \$124,999	Exposure	2,802.3	2.6	907.3	0.9	106,162.8	100.0
	Premium	3,359,461	3.1	1,169,232	1.1	109,893,688	100.0
	Average	\$1,199		\$1,289		\$1,035	
\$125,000 to \$149,999	Exposure	5,271.3	3.9	580.2	0.4	135,185.8	100.0
	Premium	6,576,080	4.3	862,764	0.6	152,718,968	100.0
	Average	\$1,248		\$1,487		\$1,130	
\$150,000 to \$174,999	Exposure	7,310.4	5.0	392.8	0.3	145,998.0	100.0
	Premium	9,435,754	5.4	665,232	0.4	175,035,403	100.0
	Average	\$1,291		\$1,694		\$1,199	
\$175,000 to \$199,999	Exposure	8,447.8	6.6	47.6	0.0	127,131.6	100.0
	Premium	11,198,025	6.9	75,005	0.0	162,122,968	100.0
	Average	\$1,326		\$1,576		\$1,275	
\$200,000 to \$299,999	Exposure	26,501.2	9.0	61.8	0.0	293,331.3	100.0
	Premium	38,386,084	9.1	104,168	0.0	420,865,201	100.0
	Average	\$1,448		\$1,685		\$1,435	
\$300,000 to \$399,999	Exposure	11,871.6	12.1	14.8	0.0	97,789.3	100.0
	Premium	20,021,400	12.0	22,781	0.0	167,226,183	100.0
	Average	\$1,686		\$1,544		\$1,710	
\$400,000 to \$499,999	Exposure	4,899.7	12.5	2.0	0.0	39,339.9	100.0
	Premium	10,009,023	12.7	4,483	0.0	78,810,525	100.0
	Average	\$2,043		\$2,242		\$2,003	
\$500,000 and Over	Exposure	6,894.8	16.3			42,188.4	100.0
	Premium	24,791,768	19.3	*		128,742,176	100.0
	Average	\$3,596				\$3,052	
Total	Exposure	74,854.0	6.9	6,885.2	0.6	1,090,704.8	100.0
	Premium	124,708,501	8.5	6,538,719	0.4	1,472,281,239	100.0
	Average	\$1,666		\$950		\$1,350	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Alaska

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	372.6	63.7					204.5	35.0
	Premium	31,055	31.7	*		*		65,859	67.2
	Average	\$83						\$322	
\$50,000 to \$74,999	Exposure	107.4	23.7			1.0	0.2	345.3	76.2
	Premium	33,674	14.9	*		628	0.3	191,735	85.0
	Average	\$313				\$628		\$555	
\$75,000 to \$99,999	Exposure	115.6	12.0	1.0	0.1	3.0	0.3	841.8	87.5
	Premium	37,572	6.7	315	0.1	1,272	0.2	522,107	93.0
	Average	\$325		\$315		\$424		\$620	
\$100,000 to \$124,999	Exposure	194.2	8.7	3.0	0.1	1.0	0.0	2,030.9	90.9
	Premium	67,126	4.9	1,265	0.1	708	0.1	1,295,698	94.6
	Average	\$346		\$422		\$708		\$638	
\$125,000 to \$149,999	Exposure	161.2	3.6			2.5	0.1	4,295.8	96.3
	Premium	50,510	1.8	*		767	0.0	2,829,374	98.2
	Average	\$313				\$307		\$659	
\$150,000 to \$174,999	Exposure	233.1	3.1	2.0	0.0	8.0	0.1	7,162.0	96.7
	Premium	84,654	1.7	1,201	0.0	4,456	0.1	4,999,596	98.2
	Average	\$363		\$601		\$557		\$698	
\$175,000 to \$199,999	Exposure	196.7	1.8	2.0	0.0	10.0	0.1	10,421.6	98.0
	Premium	84,357	1.1	1,658	0.0	5,212	0.1	7,577,199	98.8
	Average	\$429		\$829		\$521		\$727	
\$200,000 to \$299,999	Exposure	729.8	1.3	5.9	0.0	45.8	0.1	56,270.1	98.6
	Premium	360,547	0.8	4,303	0.0	37,958	0.1	47,213,051	99.1
	Average	\$494		\$727		\$830		\$839	
\$300,000 to \$399,999	Exposure	415.9	1.1	6.0	0.0	15.3	0.0	36,573.0	98.8
	Premium	253,894	0.7	4,252	0.0	18,699	0.1	36,867,226	99.2
	Average	\$610		\$709		\$1,226		\$1,008	
\$400,000 to \$499,999	Exposure	148.7	1.0	5.1	0.0	11.9	0.1	14,701.3	98.8
	Premium	113,328	0.6	6,829	0.0	18,371	0.1	18,249,695	99.1
	Average	\$762		\$1,343		\$1,542		\$1,241	
\$500,000 and Over	Exposure	112.1	0.9	3.0	0.0	3.3	0.0	12,455.3	98.6
	Premium	92,924	0.4	6,190	0.0	4,151	0.0	21,640,577	98.5
	Average	\$829		\$2,063		\$1,245		\$1,737	
Total	Exposure	2,787.2	1.9	28.0	0.0	101.8	0.1	145,301.6	97.9
	Premium	1,209,641	0.8	26,010	0.0	92,185	0.1	141,452,117	98.9
	Average	\$434		\$929		\$906		\$974	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Alaska

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	7.0	1.2	0.4	0.1	584.5	100.0
	Premium	801	0.8	309	0.3	97,984	100.0
	Average	\$114		\$742		\$168	
\$50,000 to \$74,999	Exposure					452.8	100.0
	Premium	*		*		225,454	100.0
	Average					\$498	
\$75,000 to \$99,999	Exposure	1.0	0.1			962.4	100.0
	Premium	212	0.0	*		561,478	100.0
	Average	\$212				\$583	
\$100,000 to \$124,999	Exposure	1.0	0.0	4.0	0.2	2,234.1	100.0
	Premium	401	0.0	4,376	0.3	1,369,574	100.0
	Average	\$401		\$1,094		\$613	
\$125,000 to \$149,999	Exposure			1.1	0.0	4,460.5	100.0
	Premium	*		1,314	0.0	2,881,965	100.0
	Average			\$1,213		\$646	
\$150,000 to \$174,999	Exposure			1.8	0.0	7,406.9	100.0
	Premium	*		2,549	0.1	5,092,456	100.0
	Average			\$1,390		\$688	
\$175,000 to \$199,999	Exposure	2.0	0.0			10,632.3	100.0
	Premium	1,173	0.0	*		7,669,599	100.0
	Average	\$587				\$721	
\$200,000 to \$299,999	Exposure	15.3	0.0	5.8	0.0	57,072.7	100.0
	Premium	15,806	0.0	11,459	0.0	47,643,124	100.0
	Average	\$1,036		\$1,964		\$835	
\$300,000 to \$399,999	Exposure	18.2	0.0	1.0	0.0	37,029.3	100.0
	Premium	20,748	0.1	3,417	0.0	37,168,236	100.0
	Average	\$1,142		\$3,417		\$1,004	
\$400,000 to \$499,999	Exposure	11.4	0.1			14,878.4	100.0
	Premium	18,067	0.1	*		18,406,290	100.0
	Average	\$1,583				\$1,237	
\$500,000 and Over	Exposure	64.0	0.5			12,637.8	100.0
	Premium	233,926	1.1	*		21,977,768	100.0
	Average	\$3,655				\$1,739	
Total	Exposure	119.8	0.1	13.3	0.0	148,351.7	100.0
	Premium	291,134	0.2	22,841	0.0	143,093,928	100.0
	Average	\$2,429		\$1,713		\$965	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Arizona

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	833.0	6.3	89.7	0.7	356.9	2.7	2,122.1	16.0
	Premium	234,230	6.9	23,001	0.7	136,989	4.0	794,275	23.4
	Average	\$281		\$257		\$384		\$374	
\$50,000 to \$74,999	Exposure	689.3	7.3	153.7	1.6	263.0	2.8	4,641.2	49.1
	Premium	287,288	6.9	54,036	1.3	158,968	3.8	2,189,173	52.8
	Average	\$417		\$352		\$604		\$472	
\$75,000 to \$99,999	Exposure	701.7	3.2	141.7	0.7	818.8	3.8	15,562.3	71.6
	Premium	350,958	3.1	64,242	0.6	475,357	4.2	8,408,780	73.5
	Average	\$500		\$453		\$581		\$540	
\$100,000 to \$124,999	Exposure	1,143.4	1.9	138.5	0.2	3,377.8	5.8	46,808.8	79.7
	Premium	683,818	2.0	71,369	0.2	2,008,683	5.8	27,483,132	79.8
	Average	\$598		\$515		\$595		\$587	
\$125,000 to \$149,999	Exposure	1,232.8	1.1	83.8	0.1	7,734.8	6.7	91,848.3	79.9
	Premium	604,988	0.8	41,723	0.1	4,933,978	6.8	57,718,263	79.7
	Average	\$491		\$498		\$638		\$628	
\$150,000 to \$174,999	Exposure	2,036.6	1.2	43.6	0.0	11,453.2	6.5	136,396.8	77.7
	Premium	822,587	0.7	14,800	0.0	7,712,123	6.6	90,275,425	77.5
	Average	\$404		\$340		\$673		\$662	
\$175,000 to \$199,999	Exposure	1,952.5	1.0	42.0	0.0	11,642.8	6.0	146,998.9	75.4
	Premium	746,154	0.6	12,956	0.0	8,226,291	6.1	101,039,143	75.0
	Average	\$382		\$308		\$707		\$687	
\$200,000 to \$299,999	Exposure	4,291.4	0.8	130.5	0.0	27,752.3	5.0	399,239.2	72.3
	Premium	1,999,635	0.5	13,546	0.0	22,085,618	5.2	302,582,373	71.6
	Average	\$466		\$104		\$796		\$758	
\$300,000 to \$399,999	Exposure	1,152.7	0.6	33.4	0.0	9,588.6	4.6	146,699.3	70.1
	Premium	699,574	0.4	4,507	0.0	9,075,878	4.7	133,134,046	69.1
	Average	\$607		\$135		\$947		\$908	
\$400,000 to \$499,999	Exposure	387.9	0.5	10.6	0.0	4,280.8	5.1	58,476.9	69.2
	Premium	306,965	0.3	1,327	0.0	4,603,130	5.0	63,578,284	68.5
	Average	\$791		\$125		\$1,075		\$1,087	
\$500,000 and Over	Exposure	409.8	0.4	1.0	0.0	4,363.2	4.4	62,936.6	63.4
	Premium	403,806	0.2	1,412	0.0	6,787,224	3.9	105,674,403	60.2
	Average	\$985		\$1,412		\$1,556		\$1,679	
Total	Exposure	14,831.0	1.0	868.4	0.1	81,632.0	5.3	1,111,730.3	72.5
	Premium	7,140,003	0.6	302,919	0.0	66,204,239	5.3	892,877,297	70.8
	Average	\$481		\$349		\$811		\$803	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Arizona

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	34.8	0.3	9,866.1	74.2	13,302.5	100.0
	Premium	8,089	0.2	2,202,432	64.8	3,399,016	100.0
	Average	\$233		\$223		\$256	
\$50,000 to \$74,999	Exposure	79.8	0.8	3,631.8	38.4	9,458.8	100.0
	Premium	28,574	0.7	1,425,015	34.4	4,143,054	100.0
	Average	\$358		\$392		\$438	
\$75,000 to \$99,999	Exposure	830.2	3.8	3,692.7	17.0	21,747.2	100.0
	Premium	422,067	3.7	1,720,227	15.0	11,441,631	100.0
	Average	\$508		\$466		\$526	
\$100,000 to \$124,999	Exposure	4,678.0	8.0	2,572.2	4.4	58,718.8	100.0
	Premium	2,753,541	8.0	1,420,207	4.1	34,420,750	100.0
	Average	\$589		\$552		\$586	
\$125,000 to \$149,999	Exposure	12,502.9	10.9	1,590.8	1.4	114,993.4	100.0
	Premium	8,076,140	11.2	1,009,476	1.4	72,384,568	100.0
	Average	\$646		\$635		\$629	
\$150,000 to \$174,999	Exposure	24,461.6	13.9	1,249.1	0.7	175,640.8	100.0
	Premium	16,800,619	14.4	844,985	0.7	116,470,539	100.0
	Average	\$687		\$676		\$663	
\$175,000 to \$199,999	Exposure	33,605.8	17.2	669.3	0.3	194,911.3	100.0
	Premium	24,252,443	18.0	483,108	0.4	134,760,095	100.0
	Average	\$722		\$722		\$691	
\$200,000 to \$299,999	Exposure	119,363.9	21.6	1,193.8	0.2	551,971.0	100.0
	Premium	95,255,109	22.5	740,074	0.2	422,676,355	100.0
	Average	\$798		\$620		\$766	
\$300,000 to \$399,999	Exposure	51,556.3	24.6	236.6	0.1	209,266.8	100.0
	Premium	49,571,773	25.7	163,931	0.1	192,649,709	100.0
	Average	\$962		\$693		\$921	
\$400,000 to \$499,999	Exposure	21,182.5	25.1	153.6	0.2	84,492.3	100.0
	Premium	24,239,791	26.1	77,687	0.1	92,807,184	100.0
	Average	\$1,144		\$506		\$1,098	
\$500,000 and Over	Exposure	31,452.6	31.7	111.4	0.1	99,274.5	100.0
	Premium	62,560,243	35.7	50,666	0.0	175,477,754	100.0
	Average	\$1,989		\$455		\$1,768	
Total	Exposure	299,748.3	19.5	24,967.3	1.6	1,533,777.3	100.0
	Premium	283,968,389	22.5	10,137,808	0.8	1,260,630,655	100.0
	Average	\$947		\$406		\$822	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Arkansas

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	6,237.7	63.0			71.8	0.7	1,727.8	17.5
	Premium	1,814,905	46.1	*		49,914	1.3	1,245,964	31.7
	Average	\$291				\$696		\$721	
\$50,000 to \$74,999	Exposure	3,208.6	21.0			322.6	2.1	8,229.2	53.9
	Premium	1,441,972	12.6	*		265,004	2.3	6,794,127	59.3
	Average	\$449				\$822		\$826	
\$75,000 to \$99,999	Exposure	1,658.7	5.2			727.1	2.3	25,629.2	80.1
	Premium	907,944	3.1	*		624,443	2.1	23,752,986	81.1
	Average	\$547				\$859		\$927	
\$100,000 to \$124,999	Exposure	944.3	1.8			2,241.8	4.3	44,599.7	86.5
	Premium	759,045	1.4	*		2,042,363	3.8	46,522,439	86.4
	Average	\$804				\$911		\$1,043	
\$125,000 to \$149,999	Exposure	497.5	0.8			3,865.8	6.0	55,838.7	86.7
	Premium	469,815	0.6	*		3,666,454	5.0	63,127,270	86.8
	Average	\$944				\$948		\$1,131	
\$150,000 to \$174,999	Exposure	413.1	0.6	1.0	0.0	4,535.4	6.9	56,305.8	85.8
	Premium	410,493	0.5	761	0.0	4,735,140	6.0	68,239,768	85.7
	Average	\$994		\$761		\$1,044		\$1,212	
\$175,000 to \$199,999	Exposure	230.8	0.4			4,217.6	7.6	47,156.7	84.9
	Premium	241,147	0.3	*		4,728,272	6.6	60,646,476	84.5
	Average	\$1,045				\$1,121		\$1,286	
\$200,000 to \$299,999	Exposure	363.0	0.3	3.0	0.0	8,422.3	7.4	96,379.3	84.9
	Premium	439,116	0.3	3,397	0.0	11,102,368	6.7	139,828,011	84.2
	Average	\$1,210		\$1,132		\$1,318		\$1,451	
\$300,000 to \$399,999	Exposure	67.6	0.2			2,497.5	7.1	29,644.3	84.1
	Premium	117,997	0.2	*		4,207,294	6.7	52,508,317	83.1
	Average	\$1,746				\$1,685		\$1,771	
\$400,000 to \$499,999	Exposure	20.5	0.1			1,214.3	8.3	11,847.1	81.3
	Premium	67,237	0.2	*		2,422,155	7.8	24,951,013	80.1
	Average	\$3,280				\$1,995		\$2,106	
\$500,000 and Over	Exposure	14.6	0.1			1,483.8	9.5	11,646.2	74.2
	Premium	10,905	0.0	*		5,145,249	9.9	36,839,260	70.6
	Average	\$748				\$3,468		\$3,163	
Total	Exposure	13,656.2	2.9	4.0	0.0	29,599.8	6.3	389,003.8	82.2
	Premium	6,680,576	1.1	4,158	0.0	38,988,656	6.1	524,455,631	82.6
	Average	\$489		\$1,040		\$1,317		\$1,348	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Arkansas

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	51.8	0.5	1,808.6	18.3	9,897.5	100.0
	Premium	33,444	0.8	791,461	20.1	3,935,688	100.0
	Average	\$646		\$438		\$398	
\$50,000 to \$74,999	Exposure	124.9	0.8	3,390.0	22.2	15,275.3	100.0
	Premium	148,884	1.3	2,798,799	24.4	11,448,786	100.0
	Average	\$1,192		\$826		\$749	
\$75,000 to \$99,999	Exposure	610.7	1.9	3,361.2	10.5	31,986.8	100.0
	Premium	707,747	2.4	3,307,576	11.3	29,300,696	100.0
	Average	\$1,159		\$984		\$916	
\$100,000 to \$124,999	Exposure	1,560.3	3.0	2,203.0	4.3	51,549.0	100.0
	Premium	2,001,883	3.7	2,505,612	4.7	53,831,342	100.0
	Average	\$1,283		\$1,137		\$1,044	
\$125,000 to \$149,999	Exposure	3,140.9	4.9	1,057.3	1.6	64,400.3	100.0
	Premium	4,133,503	5.7	1,346,977	1.9	72,744,019	100.0
	Average	\$1,316		\$1,274		\$1,130	
\$150,000 to \$174,999	Exposure	3,773.7	5.7	620.4	0.9	65,649.4	100.0
	Premium	5,310,284	6.7	883,578	1.1	79,580,024	100.0
	Average	\$1,407		\$1,424		\$1,212	
\$175,000 to \$199,999	Exposure	3,704.7	6.7	246.0	0.4	55,555.7	100.0
	Premium	5,717,185	8.0	405,123	0.6	71,738,203	100.0
	Average	\$1,543		\$1,647		\$1,291	
\$200,000 to \$299,999	Exposure	8,047.1	7.1	354.8	0.3	113,569.5	100.0
	Premium	13,975,224	8.4	627,734	0.4	165,975,850	100.0
	Average	\$1,737		\$1,769		\$1,461	
\$300,000 to \$399,999	Exposure	2,959.5	8.4	78.2	0.2	35,247.1	100.0
	Premium	6,177,945	9.8	177,729	0.3	63,189,282	100.0
	Average	\$2,087		\$2,274		\$1,793	
\$400,000 to \$499,999	Exposure	1,457.3	10.0	36.1	0.2	14,575.3	100.0
	Premium	3,618,409	11.6	97,369	0.3	31,156,183	100.0
	Average	\$2,483		\$2,698		\$2,138	
\$500,000 and Over	Exposure	2,517.8	16.0	25.3	0.2	15,687.7	100.0
	Premium	10,130,275	19.4	84,568	0.2	52,210,257	100.0
	Average	\$4,023		\$3,338		\$3,328	
Total	Exposure	27,948.6	5.9	13,180.9	2.8	473,393.3	100.0
	Premium	51,954,783	8.2	13,026,526	2.1	635,110,330	100.0
	Average	\$1,859		\$988		\$1,342	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
California

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	5,193.8	98.6					65.2	1.2
	Premium	680,429	95.6	*		*		27,426	3.9
	Average	\$131						\$421	
\$50,000 to \$74,999	Exposure	4,623.9	92.6					316.8	6.3
	Premium	1,076,667	87.9	*		*		121,652	9.9
	Average	\$233						\$384	
\$75,000 to \$99,999	Exposure	6,997.7	78.1			1.0	0.0	1,559.5	17.4
	Premium	2,087,117	69.7	*		470	0.0	700,065	23.4
	Average	\$298				\$470		\$449	
\$100,000 to \$124,999	Exposure	12,990.3	48.6			5.0	0.0	10,315.2	38.6
	Premium	4,338,161	38.5	*		2,479	0.0	5,000,819	44.4
	Average	\$334				\$496		\$485	
\$125,000 to \$149,999	Exposure	19,879.2	26.3			11.0	0.0	40,457.1	53.5
	Premium	7,128,709	19.1	*		8,331	0.0	20,949,804	56.1
	Average	\$359				\$757		\$518	
\$150,000 to \$174,999	Exposure	29,840.3	18.0			18.0	0.0	97,312.2	58.7
	Premium	10,945,755	12.1	*		14,538	0.0	54,382,216	60.2
	Average	\$367				\$808		\$559	
\$175,000 to \$199,999	Exposure	35,893.8	13.4			13.0	0.0	168,218.2	62.8
	Premium	13,630,263	8.6	*		14,208	0.0	101,109,222	63.7
	Average	\$380				\$1,093		\$601	
\$200,000 to \$299,999	Exposure	135,951.6	7.6			120.0	0.0	1,244,620.1	69.8
	Premium	59,396,143	4.7	*		137,848	0.0	875,120,406	69.7
	Average	\$437				\$1,149		\$703	
\$300,000 to \$399,999	Exposure	68,651.6	4.1			90.8	0.0	1,263,953.5	76.0
	Premium	38,783,104	2.7	*		128,325	0.0	1,081,938,868	75.3
	Average	\$565				\$1,413		\$856	
\$400,000 to \$499,999	Exposure	30,923.7	3.1			39.0	0.0	771,274.4	77.7
	Premium	22,250,885	2.1	*		77,110	0.0	795,606,050	76.8
	Average	\$720				\$1,977		\$1,032	
\$500,000 and Over	Exposure	37,781.6	2.9			34.0	0.0	1,003,119.4	76.0
	Premium	42,951,665	1.8	*		95,044	0.0	1,667,669,949	68.9
	Average	\$1,137				\$2,795		\$1,662	
Total	Exposure	388,727.3	6.2			331.8	0.0	4,601,211.5	72.9
	Premium	203,268,898	3.2	*		478,353	0.0	4,602,626,477	71.3
	Average	\$523				\$1,442		\$1,000	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
California

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	5.0	0.1	1.0	0.0	5,265.0	100.0
	Premium	3,202	0.4	645	0.1	711,702	100.0
	Average	\$640		\$645		\$135	
\$50,000 to \$74,999	Exposure	25.2	0.5	29.0	0.6	4,994.9	100.0
	Premium	12,006	1.0	14,978	1.2	1,225,303	100.0
	Average	\$477		\$516		\$245	
\$75,000 to \$99,999	Exposure	327.3	3.7	75.0	0.8	8,960.5	100.0
	Premium	171,684	5.7	35,049	1.2	2,994,385	100.0
	Average	\$524		\$467		\$334	
\$100,000 to \$124,999	Exposure	3,354.8	12.5	88.0	0.3	26,753.3	100.0
	Premium	1,871,452	16.6	46,714	0.4	11,259,625	100.0
	Average	\$558		\$531		\$421	
\$125,000 to \$149,999	Exposure	15,222.8	20.1	56.0	0.1	75,626.1	100.0
	Premium	9,238,694	24.7	32,194	0.1	37,357,732	100.0
	Average	\$607		\$575		\$494	
\$150,000 to \$174,999	Exposure	38,683.3	23.3	50.0	0.0	165,903.8	100.0
	Premium	24,900,340	27.6	31,934	0.0	90,274,783	100.0
	Average	\$644		\$639		\$544	
\$175,000 to \$199,999	Exposure	63,676.3	23.8	27.0	0.0	267,828.3	100.0
	Premium	43,910,717	27.7	17,082	0.0	158,681,492	100.0
	Average	\$690		\$633		\$592	
\$200,000 to \$299,999	Exposure	402,597.4	22.6	54.0	0.0	1,783,343.1	100.0
	Premium	321,719,304	25.6	36,514	0.0	1,256,410,215	100.0
	Average	\$799		\$676		\$705	
\$300,000 to \$399,999	Exposure	329,442.4	19.8	13.0	0.0	1,662,151.3	100.0
	Premium	315,828,867	22.0	11,332	0.0	1,436,690,496	100.0
	Average	\$959		\$872		\$864	
\$400,000 to \$499,999	Exposure	190,049.5	19.2	4.0	0.0	992,290.6	100.0
	Premium	218,357,394	21.1	3,076	0.0	1,036,294,515	100.0
	Average	\$1,149		\$769		\$1,044	
\$500,000 and Over	Exposure	279,342.1	21.2	9.0	0.0	1,320,286.1	100.0
	Premium	708,848,637	29.3	14,222	0.0	2,419,579,517	100.0
	Average	\$2,538		\$1,580		\$1,833	
Total	Exposure	1,322,726.2	21.0	406.0	0.0	6,313,402.8	100.0
	Premium	1,644,862,297	25.5	243,740	0.0	6,451,479,765	100.0
	Average	\$1,244		\$600		\$1,022	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Colorado

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	336.2	21.1	1.0	0.1	21.6	1.4	197.6	12.4
	Premium	219,639	32.6	910	0.1	10,930	1.6	134,208	19.9
	Average	\$653		\$910		\$506		\$679	
\$50,000 to \$74,999	Exposure	411.4	16.7	9.9	0.4	116.9	4.8	1,450.7	58.9
	Premium	228,267	15.4	6,835	0.5	69,904	4.7	872,176	58.7
	Average	\$555		\$689		\$598		\$601	
\$75,000 to \$99,999	Exposure	487.3	6.6	38.8	0.5	420.8	5.7	5,532.6	74.8
	Premium	263,531	4.4	43,938	0.7	329,092	5.5	4,540,793	76.1
	Average	\$541		\$1,131		\$782		\$821	
\$100,000 to \$124,999	Exposure	829.8	3.3	49.7	0.2	1,598.8	6.4	19,192.8	77.3
	Premium	570,969	2.5	54,470	0.2	1,450,323	6.4	17,386,095	76.7
	Average	\$688		\$1,097		\$907		\$906	
\$125,000 to \$149,999	Exposure	896.1	1.8	53.3	0.1	3,310.3	6.5	39,356.5	77.4
	Premium	492,366	1.0	59,177	0.1	3,287,101	6.5	38,672,112	76.7
	Average	\$549		\$1,111		\$993		\$983	
\$150,000 to \$174,999	Exposure	1,133.1	1.4	89.6	0.1	5,653.6	6.8	63,824.2	76.3
	Premium	673,591	0.8	129,891	0.1	6,103,260	6.8	67,278,021	75.2
	Average	\$594		\$1,450		\$1,080		\$1,054	
\$175,000 to \$199,999	Exposure	1,076.0	1.0	56.1	0.1	7,613.8	7.1	80,638.5	75.2
	Premium	626,666	0.5	85,064	0.1	8,757,776	7.1	90,641,437	74.0
	Average	\$582		\$1,517		\$1,150		\$1,124	
\$200,000 to \$299,999	Exposure	3,385.6	0.8	102.0	0.0	31,117.7	7.0	326,916.3	73.4
	Premium	1,953,884	0.3	148,260	0.0	40,102,985	6.9	420,752,675	72.2
	Average	\$577		\$1,454		\$1,289		\$1,287	
\$300,000 to \$399,999	Exposure	1,316.2	0.5	12.1	0.0	16,371.6	6.4	184,548.0	72.5
	Premium	965,358	0.2	18,830	0.0	24,806,336	6.3	281,710,958	71.6
	Average	\$733		\$1,558		\$1,515		\$1,526	
\$400,000 to \$499,999	Exposure	469.2	0.4	7.9	0.0	6,260.2	5.5	81,083.8	71.8
	Premium	459,984	0.2	12,145	0.0	10,821,895	5.4	142,693,004	71.3
	Average	\$980		\$1,534		\$1,729		\$1,760	
\$500,000 and Over	Exposure	377.3	0.3	3.0	0.0	6,556.7	4.8	93,718.6	68.5
	Premium	505,721	0.1	6,675	0.0	15,154,897	4.4	231,278,982	66.6
	Average	\$1,340		\$2,225		\$2,311		\$2,468	
Total	Exposure	10,718.2	0.9	423.3	0.0	79,041.9	6.4	896,459.4	73.0
	Premium	6,959,976	0.4	566,195	0.0	110,894,499	6.1	1,295,960,461	71.3
	Average	\$649		\$1,337		\$1,403		\$1,446	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Colorado

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	33.8	2.1	1,002.0	62.9	1,592.2	100.0
	Premium	8,253	1.2	299,475	44.5	673,415	100.0
	Average	\$244		\$299		\$423	
\$50,000 to \$74,999	Exposure	67.6	2.7	404.8	16.4	2,461.3	100.0
	Premium	62,022	4.2	245,733	16.5	1,484,937	100.0
	Average	\$918		\$607		\$603	
\$75,000 to \$99,999	Exposure	475.8	6.4	445.6	6.0	7,401.0	100.0
	Premium	461,693	7.7	331,533	5.6	5,970,580	100.0
	Average	\$970		\$744		\$807	
\$100,000 to \$124,999	Exposure	2,584.7	10.4	581.8	2.3	24,837.5	100.0
	Premium	2,715,918	12.0	483,873	2.1	22,661,648	100.0
	Average	\$1,051		\$832		\$912	
\$125,000 to \$149,999	Exposure	6,538.8	12.9	665.3	1.3	50,820.2	100.0
	Premium	7,267,918	14.4	610,339	1.2	50,389,013	100.0
	Average	\$1,112		\$917		\$992	
\$150,000 to \$174,999	Exposure	12,190.3	14.6	798.5	1.0	83,689.3	100.0
	Premium	14,512,418	16.2	797,121	0.9	89,494,302	100.0
	Average	\$1,190		\$998		\$1,069	
\$175,000 to \$199,999	Exposure	17,058.7	15.9	722.3	0.7	107,165.3	100.0
	Premium	21,664,033	17.7	750,270	0.6	122,525,246	100.0
	Average	\$1,270		\$1,039		\$1,143	
\$200,000 to \$299,999	Exposure	82,045.3	18.4	1,553.4	0.3	445,120.3	100.0
	Premium	117,831,901	20.2	1,928,534	0.3	582,718,239	100.0
	Average	\$1,436		\$1,241		\$1,309	
\$300,000 to \$399,999	Exposure	51,903.3	20.4	330.3	0.1	254,481.4	100.0
	Premium	85,599,713	21.7	533,411	0.1	393,634,606	100.0
	Average	\$1,649		\$1,615		\$1,547	
\$400,000 to \$499,999	Exposure	25,076.6	22.2	103.4	0.1	113,001.1	100.0
	Premium	45,939,730	23.0	199,648	0.1	200,126,406	100.0
	Average	\$1,832		\$1,931		\$1,771	
\$500,000 and Over	Exposure	35,982.2	26.3	79.9	0.1	136,717.7	100.0
	Premium	100,075,372	28.8	167,606	0.0	347,189,253	100.0
	Average	\$2,781		\$2,097		\$2,539	
Total	Exposure	233,957.0	19.1	6,687.3	0.5	1,227,287.1	100.0
	Premium	396,138,971	21.8	6,347,543	0.3	1,816,867,645	100.0
	Average	\$1,693		\$949		\$1,480	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Connecticut

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	62.3	20.4			0.5	0.2	239.8	78.7
	Premium	135,758	63.1	*		788	0.4	77,446	36.0
	Average	\$2,178				\$1,576		\$323	
\$50,000 to \$74,999	Exposure	87.3	38.9			2.0	0.9	128.2	57.2
	Premium	88,828	59.5	*		924	0.6	55,548	37.2
	Average	\$1,018				\$462		\$433	
\$75,000 to \$99,999	Exposure	98.2	22.1	1.0	0.2	1.3	0.3	332.6	75.0
	Premium	92,229	29.5	478	0.2	596	0.2	210,021	67.2
	Average	\$940		\$478		\$477		\$631	
\$100,000 to \$124,999	Exposure	294.7	14.9	1.0	0.1	19.9	1.0	1,615.6	81.8
	Premium	337,634	22.1	536	0.0	11,209	0.7	1,142,370	74.9
	Average	\$1,146		\$536		\$563		\$707	
\$125,000 to \$149,999	Exposure	228.0	3.5			66.9	1.0	6,042.3	92.9
	Premium	215,419	4.3	*		41,426	0.8	4,680,228	92.6
	Average	\$945				\$619		\$775	
\$150,000 to \$174,999	Exposure	457.0	2.6			202.1	1.2	16,151.1	93.2
	Premium	439,793	3.0	*		149,702	1.0	13,649,799	93.5
	Average	\$962				\$741		\$845	
\$175,000 to \$199,999	Exposure	341.3	1.1			478.8	1.5	30,357.7	94.4
	Premium	335,554	1.1	*		394,050	1.3	27,835,452	95.1
	Average	\$983				\$823		\$917	
\$200,000 to \$299,999	Exposure	3,025.9	1.2	6.3	0.0	9,931.0	4.0	221,791.1	89.7
	Premium	2,175,991	0.8	6,637	0.0	9,746,792	3.7	238,791,393	91.4
	Average	\$719		\$1,062		\$981		\$1,077	
\$300,000 to \$399,999	Exposure	1,372.3	0.7	14.2	0.0	8,483.2	4.2	179,808.3	88.8
	Premium	1,217,681	0.5	15,804	0.0	10,927,131	4.1	240,723,056	90.1
	Average	\$887		\$1,116		\$1,288		\$1,339	
\$400,000 to \$499,999	Exposure	491.4	0.5	15.0	0.0	4,324.5	4.0	95,521.7	87.8
	Premium	441,636	0.3	19,774	0.0	6,922,216	4.0	156,285,019	89.2
	Average	\$899		\$1,318		\$1,601		\$1,636	
\$500,000 and Over	Exposure	627.4	0.5	49.3	0.0	4,203.8	3.1	106,394.3	78.5
	Premium	534,080	0.1	104,271	0.0	10,090,859	2.7	274,712,846	73.0
	Average	\$851		\$2,114		\$2,400		\$2,582	
Total	Exposure	7,085.8	0.9	86.8	0.0	27,713.9	3.7	658,382.5	87.4
	Premium	6,014,603	0.5	147,500	0.0	38,285,693	3.4	958,163,178	84.7
	Average	\$849		\$1,700		\$1,381		\$1,455	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Connecticut

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	2.3	0.7			304.9	100.0
	Premium	1,285	0.6	*		215,277	100.0
	Average	\$571				\$706	
\$50,000 to \$74,999	Exposure	6.7	3.0			224.1	100.0
	Premium	3,938	2.6	*		149,238	100.0
	Average	\$591				\$666	
\$75,000 to \$99,999	Exposure	10.4	2.3			443.4	100.0
	Premium	9,370	3.0	*		312,694	100.0
	Average	\$900				\$705	
\$100,000 to \$124,999	Exposure	43.0	2.2			1,974.2	100.0
	Premium	32,809	2.2	*		1,524,558	100.0
	Average	\$763				\$772	
\$125,000 to \$149,999	Exposure	168.2	2.6			6,505.3	100.0
	Premium	116,183	2.3	*		5,053,256	100.0
	Average	\$691				\$777	
\$150,000 to \$174,999	Exposure	522.0	3.0			17,332.2	100.0
	Premium	356,189	2.4	*		14,595,483	100.0
	Average	\$682				\$842	
\$175,000 to \$199,999	Exposure	964.8	3.0			32,142.7	100.0
	Premium	708,701	2.4	*		29,273,757	100.0
	Average	\$735				\$911	
\$200,000 to \$299,999	Exposure	12,448.3	5.0			247,202.5	100.0
	Premium	10,650,923	4.1	*		261,371,736	100.0
	Average	\$856				\$1,057	
\$300,000 to \$399,999	Exposure	12,881.6	6.4			202,559.5	100.0
	Premium	14,246,614	5.3	*		267,130,286	100.0
	Average	\$1,106				\$1,319	
\$400,000 to \$499,999	Exposure	8,499.3	7.8			108,851.8	100.0
	Premium	11,499,781	6.6	*		175,168,426	100.0
	Average	\$1,353				\$1,609	
\$500,000 and Over	Exposure	24,175.1	17.8			135,449.8	100.0
	Premium	91,005,595	24.2	*		376,447,651	100.0
	Average	\$3,764				\$2,779	
Total	Exposure	59,721.5	7.9			752,990.4	100.0
	Premium	128,631,388	11.4	*		1,131,242,362	100.0
	Average	\$2,154				\$1,502	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Delaware

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	125.4	81.5	6.0	3.9	5.0	3.3	*	
	Premium	31,597	93.5	150	0.4	125	0.4		
	Average	\$252		\$25		\$25			
\$50,000 to \$74,999	Exposure	108.0	48.6	*		5.0	2.3	87.8	39.5
	Premium	34,071	49.3			519	0.8	29,791	43.1
	Average	\$315				\$104		\$339	
\$75,000 to \$99,999	Exposure	122.4	11.7	*		7.0	0.7	893.3	85.7
	Premium	42,937	10.6			467	0.1	354,223	87.3
	Average	\$351				\$67		\$397	
\$100,000 to \$124,999	Exposure	168.8	4.3	*		32.3	0.8	3,716.3	93.8
	Premium	92,480	4.8			13,752	0.7	1,779,457	93.3
	Average	\$548				\$426		\$479	
\$125,000 to \$149,999	Exposure	141.0	1.5	*		135.0	1.4	9,061.8	96.7
	Premium	56,770	1.1			68,685	1.4	4,806,566	97.1
	Average	\$403				\$509		\$530	
\$150,000 to \$174,999	Exposure	158.9	1.0	*		343.4	2.1	15,924.1	96.6
	Premium	81,576	0.9			193,008	2.0	9,174,897	96.7
	Average	\$513				\$562		\$576	
\$175,000 to \$199,999	Exposure	159.1	0.8	*		502.8	2.4	20,183.8	96.6
	Premium	64,032	0.5			303,035	2.4	12,464,823	96.9
	Average	\$403				\$603		\$618	
\$200,000 to \$299,999	Exposure	587.3	0.7	*		2,776.2	3.2	83,272.9	95.6
	Premium	254,199	0.4			1,893,930	3.1	59,335,590	96.0
	Average	\$433				\$682		\$713	
\$300,000 to \$399,999	Exposure	374.3	0.7	1.0	0.0	1,863.3	3.6	49,562.9	95.0
	Premium	192,476	0.4	399	0.0	1,519,370	3.4	42,567,516	95.4
	Average	\$514		\$399		\$815		\$859	
\$400,000 to \$499,999	Exposure	145.7	0.6	1.0	0.0	757.7	3.3	21,986.8	95.1
	Premium	44,145	0.2	785	0.0	768,351	3.2	22,839,535	95.5
	Average	\$303		\$785		\$1,014		\$1,039	
\$500,000 and Over	Exposure	141.9	0.7	*		697.5	3.4	18,463.1	90.3
	Premium	77,382	0.2			1,005,022	3.0	28,850,902	85.8
	Average	\$545				\$1,441		\$1,563	
Total	Exposure	2,232.8	1.0	8.0	0.0	7,125.1	3.0	223,156.3	95.0
	Premium	971,665	0.5	1,334	0.0	5,766,264	3.0	182,203,040	94.1
	Average	\$435		\$167		\$809		\$816	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Delaware

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	5.1	3.3	9.0	5.9	153.8	100.0
	Premium	474	1.4	1,716	5.1	33,802	100.0
	Average	\$93		\$191		\$220	
\$50,000 to \$74,999	Exposure	3.8	1.7	17.4	7.8	222.1	100.0
	Premium	1,242	1.8	3,441	5.0	69,064	100.0
	Average	\$324		\$198		\$311	
\$75,000 to \$99,999	Exposure			19.6	1.9	1,042.3	100.0
	Premium	*		8,064	2.0	405,691	100.0
	Average			\$412		\$389	
\$100,000 to \$124,999	Exposure	6.9	0.2	35.8	0.9	3,960.0	100.0
	Premium	4,360	0.2	17,006	0.9	1,907,055	100.0
	Average	\$630		\$476		\$482	
\$125,000 to \$149,999	Exposure	10.0	0.1	23.9	0.3	9,371.7	100.0
	Premium	5,844	0.1	14,022	0.3	4,951,887	100.0
	Average	\$584		\$586		\$528	
\$150,000 to \$174,999	Exposure	28.1	0.2	28.2	0.2	16,482.7	100.0
	Premium	15,564	0.2	20,219	0.2	9,485,264	100.0
	Average	\$554		\$718		\$575	
\$175,000 to \$199,999	Exposure	31.8	0.2	20.6	0.1	20,898.1	100.0
	Premium	17,328	0.1	14,127	0.1	12,863,345	100.0
	Average	\$546		\$686		\$616	
\$200,000 to \$299,999	Exposure	415.3	0.5	26.1	0.0	87,077.8	100.0
	Premium	293,569	0.5	22,013	0.0	61,799,301	100.0
	Average	\$707		\$844		\$710	
\$300,000 to \$399,999	Exposure	361.3	0.7	4.0	0.0	52,166.8	100.0
	Premium	342,542	0.8	4,157	0.0	44,626,460	100.0
	Average	\$948		\$1,039		\$855	
\$400,000 to \$499,999	Exposure	228.3	1.0	1.1	0.0	23,120.6	100.0
	Premium	266,079	1.1	928	0.0	23,919,823	100.0
	Average	\$1,165		\$857		\$1,035	
\$500,000 and Over	Exposure	1,142.8	5.6			20,445.3	100.0
	Premium	3,695,095	11.0	*		33,628,401	100.0
	Average	\$3,233				\$1,645	
Total	Exposure	2,233.5	1.0	185.6	0.1	234,941.3	100.0
	Premium	4,642,097	2.4	105,693	0.1	193,690,093	100.0
	Average	\$2,078		\$570		\$824	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
District of Columbia

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	3.8	32.6			0.3	2.2	0.1	0.7
	Premium	339	17.9	*		102	5.4	333	17.5
	Average	\$90				\$408		\$3,996	
\$50,000 to \$74,999	Exposure							6.0	85.7
	Premium	*		*		*		2,117	92.5
	Average							\$353	
\$75,000 to \$99,999	Exposure			1.0	3.9			24.5	96.1
	Premium	*		390	2.4	*		16,182	97.6
	Average			\$390				\$660	
\$100,000 to \$124,999	Exposure	4.0	1.5			1.0	0.4	252.7	93.7
	Premium	650	0.4	*		3,036	1.7	166,722	93.4
	Average	\$163				\$3,036		\$660	
\$125,000 to \$149,999	Exposure	2.0	0.2			2.0	0.2	1,092.3	95.7
	Premium	430	0.1	*		1,402	0.2	767,430	95.8
	Average	\$215				\$701		\$703	
\$150,000 to \$174,999	Exposure	11.0	0.4	1.0	0.0	10.8	0.4	2,738.8	95.6
	Premium	2,521	0.1	572	0.0	8,277	0.4	2,058,516	96.0
	Average	\$229		\$572		\$770		\$752	
\$175,000 to \$199,999	Exposure	12.0	0.3			13.9	0.3	4,204.1	96.6
	Premium	2,506	0.1	*		11,280	0.3	3,295,879	96.7
	Average	\$209				\$811		\$784	
\$200,000 to \$299,999	Exposure	89.0	0.4			123.8	0.6	20,699.4	95.5
	Premium	20,532	0.1	*		133,273	0.7	18,442,670	95.8
	Average	\$231				\$1,076		\$891	
\$300,000 to \$399,999	Exposure	69.0	0.4	0.8	0.0	215.5	1.2	16,517.8	93.7
	Premium	15,760	0.1	766	0.0	281,403	1.5	17,648,032	94.2
	Average	\$228		\$1,021		\$1,306		\$1,068	
\$400,000 to \$499,999	Exposure	43.0	0.4	1.0	0.0	106.9	1.0	10,308.5	92.2
	Premium	12,678	0.1	1,405	0.0	176,780	1.3	12,956,330	92.7
	Average	\$295		\$1,405		\$1,653		\$1,257	
\$500,000 and Over	Exposure	52.0	0.2	1.0	0.0	152.3	0.7	18,891.8	86.1
	Premium	18,939	0.0	3,225	0.0	436,168	1.0	36,200,485	80.8
	Average	\$364		\$3,225		\$2,865		\$1,916	
Total	Exposure	285.8	0.4	4.8	0.0	626.4	0.8	74,735.9	92.2
	Premium	74,355	0.1	6,358	0.0	1,051,721	1.0	91,554,696	88.6
	Average	\$260		\$1,339		\$1,679		\$1,225	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
District of Columbia

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	7.4	64.5			11.5	100.0
	Premium	1,125	59.2	*		1,899	100.0
	Average	\$152				\$165	
\$50,000 to \$74,999	Exposure	1.0	14.3			7.0	100.0
	Premium	172	7.5	*		2,289	100.0
	Average	\$172				\$327	
\$75,000 to \$99,999	Exposure					25.5	100.0
	Premium	*		*		16,572	100.0
	Average					\$650	
\$100,000 to \$124,999	Exposure	12.0	4.4			269.7	100.0
	Premium	8,095	4.5	*		178,503	100.0
	Average	\$675				\$662	
\$125,000 to \$149,999	Exposure	45.1	4.0			1,141.3	100.0
	Premium	31,898	4.0	*		801,160	100.0
	Average	\$708				\$702	
\$150,000 to \$174,999	Exposure	103.2	3.6			2,864.8	100.0
	Premium	75,434	3.5	*		2,145,320	100.0
	Average	\$731				\$749	
\$175,000 to \$199,999	Exposure	124.3	2.9			4,354.3	100.0
	Premium	98,515	2.9	*		3,408,180	100.0
	Average	\$793				\$783	
\$200,000 to \$299,999	Exposure	754.3	3.5			21,666.6	100.0
	Premium	647,313	3.4	*		19,243,788	100.0
	Average	\$858				\$888	
\$300,000 to \$399,999	Exposure	818.0	4.6			17,621.1	100.0
	Premium	790,129	4.2	*		18,736,090	100.0
	Average	\$966				\$1,063	
\$400,000 to \$499,999	Exposure	723.6	6.5			11,183.0	100.0
	Premium	836,674	6.0	*		13,983,867	100.0
	Average	\$1,156				\$1,250	
\$500,000 and Over	Exposure	2,841.3	13.0			21,938.3	100.0
	Premium	8,149,470	18.2	*		44,808,287	100.0
	Average	\$2,868				\$2,042	
Total	Exposure	5,430.2	6.7			81,083.0	100.0
	Premium	10,638,825	10.3	*		103,325,955	100.0
	Average	\$1,959				\$1,274	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Florida

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	21,205.8	69.1	9,148.6	29.8	131.4	0.4	165.8	0.5
	Premium	5,588,016	32.4	11,492,054	66.6	51,138	0.3	114,635	0.7
	Average	\$264		\$1,256		\$389		\$691	
\$50,000 to \$74,999	Exposure	14,711.6	85.9	*		382.9	2.2	2,025.2	11.8
	Premium	5,381,798	73.5			186,161	2.5	1,739,898	23.8
	Average	\$366				\$486		\$859	
\$75,000 to \$99,999	Exposure	7,937.6	28.2	32.7	0.1	511.1	1.8	19,542.4	69.4
	Premium	3,445,299	14.2	35,612	0.1	399,460	1.6	20,312,493	83.4
	Average	\$434		\$1,090		\$782		\$1,039	
\$100,000 to \$124,999	Exposure	13,655.3	11.5	250.3	0.2	1,067.3	0.9	97,749.9	82.6
	Premium	7,793,636	5.9	394,948	0.3	1,416,730	1.1	113,697,242	86.3
	Average	\$571		\$1,578		\$1,327		\$1,163	
\$125,000 to \$149,999	Exposure	21,995.5	8.3	706.5	0.3	1,754.6	0.7	231,074.2	87.6
	Premium	16,806,019	5.1	1,195,549	0.4	2,795,838	0.9	293,614,234	89.4
	Average	\$764		\$1,692		\$1,593		\$1,271	
\$150,000 to \$174,999	Exposure	30,983.5	8.2	1,060.0	0.3	2,215.0	0.6	336,352.8	88.8
	Premium	28,002,464	5.4	2,083,743	0.4	3,515,854	0.7	470,989,928	90.5
	Average	\$904		\$1,966		\$1,587		\$1,400	
\$175,000 to \$199,999	Exposure	29,921.9	7.4	1,054.3	0.3	2,305.9	0.6	362,973.2	90.1
	Premium	29,878,130	5.1	2,231,805	0.4	3,652,455	0.6	540,888,287	91.5
	Average	\$999		\$2,117		\$1,584		\$1,490	
\$200,000 to \$299,999	Exposure	77,944.6	6.6	3,118.7	0.3	6,862.4	0.6	1,074,931.8	91.6
	Premium	92,676,008	4.5	7,575,161	0.4	12,793,936	0.6	1,917,124,766	93.2
	Average	\$1,189		\$2,429		\$1,864		\$1,783	
\$300,000 to \$399,999	Exposure	24,209.4	5.7	1,454.8	0.3	3,254.3	0.8	393,404.8	92.4
	Premium	43,674,486	4.4	4,628,699	0.5	7,861,341	0.8	925,999,913	93.4
	Average	\$1,804		\$3,182		\$2,416		\$2,354	
\$400,000 to \$499,999	Exposure	8,063.7	5.4	679.8	0.5	1,684.2	1.1	138,179.3	92.1
	Premium	19,315,536	4.4	2,870,172	0.6	5,094,308	1.2	410,408,606	92.8
	Average	\$2,395		\$4,222		\$3,025		\$2,970	
\$500,000 and Over	Exposure	6,904.3	3.8	1,434.3	0.8	2,485.3	1.4	147,237.5	80.1
	Premium	26,680,180	2.8	7,727,888	0.8	10,949,531	1.2	682,286,435	72.4
	Average	\$3,864		\$5,388		\$4,406		\$4,634	
Total	Exposure	257,533.2	8.1	18,939.8	0.6	22,654.3	0.7	2,803,636.8	88.4
	Premium	279,241,572	4.6	40,235,631	0.7	48,716,752	0.8	5,377,176,437	88.8
	Average	\$1,084		\$2,124		\$2,150		\$1,918	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Florida

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	26.6	0.1			30,678.3	100.0
	Premium	2,660	0.0	*		17,248,503	100.0
	Average	\$100				\$562	
\$50,000 to \$74,999	Exposure			13.0	0.1	17,132.7	100.0
	Premium	*		14,803	0.2	7,322,660	100.0
	Average			\$1,139		\$427	
\$75,000 to \$99,999	Exposure	4.2	0.0	115.5	0.4	28,143.4	100.0
	Premium	2,859	0.0	145,534	0.6	24,341,257	100.0
	Average	\$686		\$1,260		\$865	
\$100,000 to \$124,999	Exposure	26.3	0.0	5,654.8	4.8	118,403.8	100.0
	Premium	29,570	0.0	8,471,891	6.4	131,804,017	100.0
	Average	\$1,126		\$1,498		\$1,113	
\$125,000 to \$149,999	Exposure	57.5	0.0	8,214.1	3.1	263,802.3	100.0
	Premium	78,269	0.0	14,107,345	4.3	328,597,254	100.0
	Average	\$1,361		\$1,717		\$1,246	
\$150,000 to \$174,999	Exposure	142.9	0.0	8,144.3	2.1	378,898.5	100.0
	Premium	193,331	0.0	15,771,547	3.0	520,556,867	100.0
	Average	\$1,353		\$1,937		\$1,374	
\$175,000 to \$199,999	Exposure	257.0	0.1	6,354.1	1.6	402,866.3	100.0
	Premium	382,396	0.1	13,780,617	2.3	590,813,690	100.0
	Average	\$1,488		\$2,169		\$1,467	
\$200,000 to \$299,999	Exposure	1,838.2	0.2	9,114.1	0.8	1,173,809.8	100.0
	Premium	3,448,109	0.2	24,019,549	1.2	2,057,637,529	100.0
	Average	\$1,876		\$2,635		\$1,753	
\$300,000 to \$399,999	Exposure	1,944.2	0.5	1,411.3	0.3	425,678.8	100.0
	Premium	4,292,748	0.4	5,271,019	0.5	991,728,206	100.0
	Average	\$2,208		\$3,735		\$2,330	
\$400,000 to \$499,999	Exposure	1,096.8	0.7	307.8	0.2	150,011.6	100.0
	Premium	3,156,703	0.7	1,623,335	0.4	442,468,660	100.0
	Average	\$2,878		\$5,273		\$2,950	
\$500,000 and Over	Exposure	25,580.1	13.9	206.8	0.1	183,848.2	100.0
	Premium	213,333,647	22.6	1,617,056	0.2	942,594,737	100.0
	Average	\$8,340		\$7,821		\$5,127	
Total	Exposure	30,973.7	1.0	39,535.8	1.2	3,173,273.6	100.0
	Premium	224,920,292	3.7	84,822,696	1.4	6,055,113,380	100.0
	Average	\$7,262		\$2,145		\$1,908	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Georgia

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	9,519.9	69.1	154.6	1.1	87.4	0.6	850.9	6.2
	Premium	2,565,967	59.1	64,533	1.5	35,254	0.8	337,986	7.8
	Average	\$270		\$417		\$403		\$397	
\$50,000 to \$74,999	Exposure	6,151.8	35.1	214.7	1.2	449.0	2.6	7,261.3	41.5
	Premium	2,560,628	29.0	115,896	1.3	265,449	3.0	3,860,252	43.8
	Average	\$416		\$540		\$591		\$532	
\$75,000 to \$99,999	Exposure	3,796.4	8.2	124.7	0.3	2,637.4	5.7	35,911.9	77.8
	Premium	2,141,837	7.0	85,421	0.3	1,886,229	6.2	23,680,756	77.9
	Average	\$564		\$685		\$715		\$659	
\$100,000 to \$124,999	Exposure	3,472.3	2.9	54.8	0.0	6,158.8	5.2	104,270.7	87.5
	Premium	2,253,119	2.5	49,118	0.1	4,615,063	5.0	80,949,201	88.1
	Average	\$649		\$897		\$749		\$776	
\$125,000 to \$149,999	Exposure	3,122.8	1.6	11.7	0.0	10,280.2	5.2	175,473.4	88.8
	Premium	1,636,411	1.0	11,685	0.0	8,093,309	4.8	153,293,809	90.2
	Average	\$524		\$1,002		\$787		\$874	
\$150,000 to \$174,999	Exposure	3,507.6	1.4	14.2	0.0	13,950.0	5.4	224,923.7	87.5
	Premium	1,753,129	0.7	15,639	0.0	11,631,851	4.8	214,670,870	89.5
	Average	\$500		\$1,104		\$834		\$954	
\$175,000 to \$199,999	Exposure	2,831.1	1.1	4.0	0.0	15,382.3	6.1	217,118.6	86.3
	Premium	1,235,131	0.5	4,175	0.0	13,541,676	5.4	222,615,025	88.6
	Average	\$436		\$1,044		\$880		\$1,025	
\$200,000 to \$299,999	Exposure	5,813.6	0.8	3.0	0.0	43,993.7	6.4	580,083.8	84.2
	Premium	2,759,614	0.4	3,004	0.0	44,002,476	5.6	677,514,613	86.8
	Average	\$475		\$1,001		\$1,000		\$1,168	
\$300,000 to \$399,999	Exposure	1,459.1	0.5			17,266.0	6.0	240,416.1	83.2
	Premium	838,433	0.2	*		20,725,590	5.3	336,880,742	85.8
	Average	\$575				\$1,200		\$1,401	
\$400,000 to \$499,999	Exposure	474.5	0.4	1.0	0.0	8,671.7	6.7	105,649.0	82.1
	Premium	344,065	0.2	2,450	0.0	12,035,364	5.8	176,000,059	84.8
	Average	\$725		\$2,450		\$1,388		\$1,666	
\$500,000 and Over	Exposure	422.3	0.3			10,355.6	6.9	114,520.7	76.8
	Premium	353,945	0.1	*		19,693,410	5.4	277,773,479	76.0
	Average	\$838				\$1,902		\$2,426	
Total	Exposure	40,571.4	1.9	582.5	0.0	129,232.0	6.0	1,806,480.0	83.7
	Premium	18,442,279	0.7	351,921	0.0	136,525,671	5.4	2,167,576,792	85.3
	Average	\$455		\$604		\$1,056		\$1,200	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Georgia

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	131.8	1.0	3,041.3	22.1	13,785.8	100.0
	Premium	21,945	0.5	1,319,323	30.4	4,345,008	100.0
	Average	\$167		\$434		\$315	
\$50,000 to \$74,999	Exposure	144.0	0.8	3,290.5	18.8	17,511.3	100.0
	Premium	29,299	0.3	1,987,947	22.5	8,819,471	100.0
	Average	\$203		\$604		\$504	
\$75,000 to \$99,999	Exposure	360.8	0.8	3,318.8	7.2	46,150.0	100.0
	Premium	219,644	0.7	2,384,082	7.8	30,397,969	100.0
	Average	\$609		\$718		\$659	
\$100,000 to \$124,999	Exposure	2,302.2	1.9	2,868.3	2.4	119,127.0	100.0
	Premium	1,592,481	1.7	2,385,095	2.6	91,844,077	100.0
	Average	\$692		\$832		\$771	
\$125,000 to \$149,999	Exposure	6,627.3	3.4	1,984.7	1.0	197,500.1	100.0
	Premium	5,002,541	2.9	1,874,057	1.1	169,911,812	100.0
	Average	\$755		\$944		\$860	
\$150,000 to \$174,999	Exposure	13,185.8	5.1	1,384.5	0.5	256,965.8	100.0
	Premium	10,326,856	4.3	1,456,420	0.6	239,854,765	100.0
	Average	\$783		\$1,052		\$933	
\$175,000 to \$199,999	Exposure	15,550.3	6.2	772.1	0.3	251,658.3	100.0
	Premium	13,099,389	5.2	904,654	0.4	251,400,050	100.0
	Average	\$842		\$1,172		\$999	
\$200,000 to \$299,999	Exposure	57,939.9	8.4	1,123.8	0.2	688,957.8	100.0
	Premium	54,596,456	7.0	1,469,141	0.2	780,345,304	100.0
	Average	\$942		\$1,307		\$1,133	
\$300,000 to \$399,999	Exposure	29,567.0	10.2	226.7	0.1	288,934.8	100.0
	Premium	33,829,400	8.6	374,017	0.1	392,648,182	100.0
	Average	\$1,144		\$1,650		\$1,359	
\$400,000 to \$499,999	Exposure	13,871.1	10.8	43.5	0.0	128,710.8	100.0
	Premium	19,053,238	9.2	83,894	0.0	207,519,070	100.0
	Average	\$1,374		\$1,929		\$1,612	
\$500,000 and Over	Exposure	23,832.8	16.0	33.6	0.0	149,165.0	100.0
	Premium	67,482,652	18.5	92,213	0.0	365,395,699	100.0
	Average	\$2,831		\$2,746		\$2,450	
Total	Exposure	163,512.9	7.6	18,087.8	0.8	2,158,466.6	100.0
	Premium	205,253,901	8.1	14,330,843	0.6	2,542,481,407	100.0
	Average	\$1,255		\$792		\$1,178	

Table 4

2016 Average Premium by Amount of Insurance **Dwelling Fire and Homeowners Owner-Occupied Policy Forms** **Hawaii**

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	12.0	25.8					6.0	12.9
	Premium	1,483	25.4	*		*		1,339	22.9
	Average	\$124						\$223	
\$50,000 to \$74,999	Exposure	22.0	19.6			19.0	16.9	43.3	38.5
	Premium	5,588	20.6	*		8,303	30.6	11,233	41.4
	Average	\$254				\$437		\$260	
\$75,000 to \$99,999	Exposure	36.0	7.6			51.0	10.8	370.8	78.4
	Premium	8,290	5.0	*		39,397	23.7	116,587	70.2
	Average	\$230				\$772		\$314	
\$100,000 to \$124,999	Exposure	74.2	5.2			98.0	6.9	1,199.4	84.9
	Premium	11,973	2.2	*		71,765	13.0	455,938	82.4
	Average	\$161				\$732		\$380	
\$125,000 to \$149,999	Exposure	115.0	4.7			115.0	4.7	2,191.3	88.9
	Premium	25,777	2.3	*		105,530	9.3	991,321	87.0
	Average	\$224				\$918		\$452	
\$150,000 to \$174,999	Exposure	123.6	2.5			188.7	3.9	4,493.0	92.4
	Premium	34,513	1.3	*		156,251	5.9	2,419,216	91.8
	Average	\$279				\$828		\$538	
\$175,000 to \$199,999	Exposure	120.6	1.6			171.0	2.2	7,320.3	95.2
	Premium	34,501	0.7	*		163,580	3.5	4,439,395	95.0
	Average	\$286				\$957		\$606	
\$200,000 to \$299,999	Exposure	479.6	0.9			593.0	1.1	53,186.2	96.9
	Premium	169,656	0.4	*		603,484	1.5	39,615,782	97.4
	Average	\$354				\$1,018		\$745	
\$300,000 to \$399,999	Exposure	322.6	0.6			312.8	0.6	54,533.3	96.9
	Premium	145,914	0.3	*		306,852	0.6	50,408,750	98.2
	Average	\$452				\$981		\$924	
\$400,000 to \$499,999	Exposure	150.4	0.4	6.0	0.0	66.3	0.2	33,328.3	95.7
	Premium	81,853	0.2	1,289	0.0	82,260	0.2	36,488,619	98.0
	Average	\$544		\$215		\$1,242		\$1,095	
\$500,000 and Over	Exposure	398.4	0.7	31.0	0.1	205.3	0.4	50,905.1	87.8
	Premium	420,772	0.5	19,768	0.0	260,284	0.3	78,101,212	84.8
	Average	\$1,056		\$638		\$1,268		\$1,534	
Total	Exposure	1,854.3	0.8	37.0	0.0	1,820.1	0.8	207,577.0	93.9
	Premium	940,320	0.4	21,057	0.0	1,797,706	0.8	213,049,392	92.4
	Average	\$507		\$569		\$988		\$1,026	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Hawaii

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	28.6	61.4			46.6	100.0
	Premium	3,020	51.7	*		5,842	100.0
	Average	\$106				\$125	
\$50,000 to \$74,999	Exposure	8.0	7.1	20.0	17.8	112.3	100.0
	Premium	1,189	4.4	850	3.1	27,163	100.0
	Average	\$149		\$43		\$242	
\$75,000 to \$99,999	Exposure	4.0	0.8	11.0	2.3	472.8	100.0
	Premium	940	0.6	776	0.5	165,990	100.0
	Average	\$235		\$71		\$351	
\$100,000 to \$124,999	Exposure	9.0	0.6	32.2	2.3	1,412.8	100.0
	Premium	1,671	0.3	11,761	2.1	553,108	100.0
	Average	\$186		\$366		\$392	
\$125,000 to \$149,999	Exposure	3.1	0.1	39.6	1.6	2,464.0	100.0
	Premium	802	0.1	15,521	1.4	1,138,951	100.0
	Average	\$260		\$392		\$462	
\$150,000 to \$174,999	Exposure	12.8	0.3	44.6	0.9	4,862.7	100.0
	Premium	6,568	0.2	20,004	0.8	2,636,552	100.0
	Average	\$512		\$449		\$542	
\$175,000 to \$199,999	Exposure	9.0	0.1	67.8	0.9	7,688.8	100.0
	Premium	3,048	0.1	31,077	0.7	4,671,601	100.0
	Average	\$339		\$458		\$608	
\$200,000 to \$299,999	Exposure	87.3	0.2	549.8	1.0	54,895.8	100.0
	Premium	41,817	0.1	247,042	0.6	40,677,781	100.0
	Average	\$479		\$449		\$741	
\$300,000 to \$399,999	Exposure	136.8	0.2	970.0	1.7	56,275.6	100.0
	Premium	82,686	0.2	373,150	0.7	51,317,352	100.0
	Average	\$604		\$385		\$912	
\$400,000 to \$499,999	Exposure	140.5	0.4	1,146.5	3.3	34,838.0	100.0
	Premium	104,105	0.3	480,299	1.3	37,238,425	100.0
	Average	\$741		\$419		\$1,069	
\$500,000 and Over	Exposure	1,287.4	2.2	5,134.8	8.9	57,962.0	100.0
	Premium	10,455,698	11.3	2,882,314	3.1	92,140,048	100.0
	Average	\$8,121		\$561		\$1,590	
Total	Exposure	1,726.6	0.8	8,016.2	3.6	221,031.2	100.0
	Premium	10,701,544	4.6	4,062,794	1.8	230,572,813	100.0
	Average	\$6,198		\$507		\$1,043	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Idaho

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	146.9	55.2	1.0	0.4	2.1	0.8	72.5	27.2
	Premium	46,082	57.9	179	0.2	532	0.7	22,028	27.7
	Average	\$314		\$179		\$255		\$304	
\$50,000 to \$74,999	Exposure	176.3	17.7	2.0	0.2	11.7	1.2	661.8	66.5
	Premium	61,269	16.1	432	0.1	4,401	1.2	256,935	67.4
	Average	\$348		\$216		\$377		\$388	
\$75,000 to \$99,999	Exposure	194.1	4.0	14.5	0.3	151.3	3.1	4,195.6	86.0
	Premium	79,497	3.7	4,340	0.2	61,321	2.8	1,868,344	86.4
	Average	\$410		\$299		\$405		\$445	
\$100,000 to \$124,999	Exposure	279.4	1.7	5.7	0.0	1,055.3	6.5	13,617.2	83.4
	Premium	126,669	1.6	1,676	0.0	448,732	5.6	6,797,002	84.8
	Average	\$453		\$296		\$425		\$499	
\$125,000 to \$149,999	Exposure	217.1	0.7	33.1	0.1	2,801.7	8.5	25,929.5	78.7
	Premium	85,574	0.5	10,372	0.1	1,277,366	7.5	13,738,325	80.2
	Average	\$394		\$314		\$456		\$530	
\$150,000 to \$174,999	Exposure	254.4	0.5	44.7	0.1	4,332.2	9.2	35,344.6	75.3
	Premium	96,767	0.4	13,946	0.1	2,061,291	8.1	19,687,100	76.9
	Average	\$380		\$312		\$476		\$557	
\$175,000 to \$199,999	Exposure	171.6	0.4	20.3	0.0	4,180.5	9.1	33,503.9	72.9
	Premium	70,854	0.3	6,956	0.0	2,122,055	7.9	19,974,521	74.4
	Average	\$413		\$342		\$508		\$596	
\$200,000 to \$299,999	Exposure	461.4	0.4	65.3	0.1	10,375.4	8.8	83,790.6	70.7
	Premium	203,803	0.3	27,208	0.0	6,098,140	7.7	56,946,278	71.7
	Average	\$442		\$417		\$588		\$680	
\$300,000 to \$399,999	Exposure	126.6	0.3	15.0	0.0	2,734.7	6.4	30,087.6	70.9
	Premium	77,782	0.2	7,575	0.0	2,027,988	5.8	25,037,767	71.3
	Average	\$614		\$505		\$742		\$832	
\$400,000 to \$499,999	Exposure	81.1	0.5	8.7	0.1	871.8	5.8	10,564.7	70.5
	Premium	40,645	0.3	5,672	0.0	807,062	5.3	10,856,227	71.3
	Average	\$501		\$654		\$926		\$1,028	
\$500,000 and Over	Exposure	77.2	0.4	5.0	0.0	697.3	4.0	11,929.6	68.8
	Premium	33,020	0.1	4,147	0.0	999,125	3.1	20,422,326	63.5
	Average	\$428		\$829		\$1,433		\$1,712	
Total	Exposure	2,186.0	0.6	215.2	0.1	27,213.8	8.0	249,697.4	73.1
	Premium	921,962	0.4	82,503	0.0	15,908,013	6.6	175,606,853	72.5
	Average	\$422		\$383		\$585		\$703	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Idaho

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	6.1	2.3	37.6	14.1	266.2	100.0
	Premium	714	0.9	10,108	12.7	79,643	100.0
	Average	\$117		\$269		\$299	
\$50,000 to \$74,999	Exposure	27.4	2.8	115.6	11.6	994.7	100.0
	Premium	8,976	2.4	49,333	12.9	381,346	100.0
	Average	\$327		\$427		\$383	
\$75,000 to \$99,999	Exposure	248.2	5.1	76.9	1.6	4,880.6	100.0
	Premium	105,857	4.9	42,464	2.0	2,161,823	100.0
	Average	\$427		\$552		\$443	
\$100,000 to \$124,999	Exposure	1,329.6	8.1	37.0	0.2	16,324.1	100.0
	Premium	619,783	7.7	24,857	0.3	8,018,719	100.0
	Average	\$466		\$672		\$491	
\$125,000 to \$149,999	Exposure	3,929.3	11.9	26.2	0.1	32,936.8	100.0
	Premium	2,002,746	11.7	20,461	0.1	17,134,844	100.0
	Average	\$510		\$782		\$520	
\$150,000 to \$174,999	Exposure	6,970.7	14.8	11.8	0.0	46,958.3	100.0
	Premium	3,726,873	14.6	8,878	0.0	25,594,855	100.0
	Average	\$535		\$756		\$545	
\$175,000 to \$199,999	Exposure	8,086.3	17.6	8.2	0.0	45,970.8	100.0
	Premium	4,666,490	17.4	8,350	0.0	26,849,226	100.0
	Average	\$577		\$1,022		\$584	
\$200,000 to \$299,999	Exposure	23,798.9	20.1	13.3	0.0	118,504.8	100.0
	Premium	16,102,655	20.3	13,750	0.0	79,391,834	100.0
	Average	\$677		\$1,038		\$670	
\$300,000 to \$399,999	Exposure	9,495.7	22.4	1.0	0.0	42,460.5	100.0
	Premium	7,977,701	22.7	1,296	0.0	35,130,109	100.0
	Average	\$840		\$1,296		\$827	
\$400,000 to \$499,999	Exposure	3,460.0	23.1	0.8	0.0	14,987.0	100.0
	Premium	3,517,033	23.1	5,558	0.0	15,232,197	100.0
	Average	\$1,016		\$6,670		\$1,016	
\$500,000 and Over	Exposure	4,620.7	26.7			17,329.7	100.0
	Premium	10,694,835	33.3	*		32,153,453	100.0
	Average	\$2,315				\$1,855	
Total	Exposure	61,972.7	18.1	328.3	0.1	341,613.3	100.0
	Premium	49,423,663	20.4	185,055	0.1	242,128,049	100.0
	Average	\$798		\$564		\$709	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Illinois

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	2,801.4	45.4	91.8	1.5	98.9	1.6	1,958.6	31.7
	Premium	1,030,194	39.5	33,024	1.3	49,382	1.9	883,617	33.9
	Average	\$368		\$360		\$499		\$451	
\$50,000 to \$74,999	Exposure	2,132.8	21.3	134.1	1.3	430.0	4.3	5,100.7	50.9
	Premium	1,363,919	21.0	63,106	1.0	283,249	4.4	3,311,929	51.0
	Average	\$640		\$471		\$659		\$649	
\$75,000 to \$99,999	Exposure	1,454.5	6.8	68.0	0.3	796.8	3.7	16,062.8	75.2
	Premium	1,192,452	8.5	38,674	0.3	519,243	3.7	10,222,865	72.5
	Average	\$820		\$569		\$652		\$636	
\$100,000 to \$124,999	Exposure	3,354.7	5.0	46.3	0.1	2,248.8	3.4	53,824.9	80.8
	Premium	2,229,042	5.0	30,781	0.1	1,407,744	3.2	35,833,727	80.5
	Average	\$664		\$666		\$626		\$666	
\$125,000 to \$149,999	Exposure	867.4	0.7	30.3	0.0	4,654.3	3.9	98,467.3	82.8
	Premium	852,455	1.0	24,817	0.0	3,011,076	3.5	70,293,314	82.6
	Average	\$983		\$820		\$647		\$714	
\$150,000 to \$174,999	Exposure	1,090.4	0.6	30.1	0.0	8,737.3	5.1	138,136.8	80.1
	Premium	1,122,335	0.9	25,649	0.0	6,131,062	4.6	105,533,545	80.0
	Average	\$1,029		\$853		\$702		\$764	
\$175,000 to \$199,999	Exposure	793.0	0.4	7.7	0.0	12,348.6	6.0	160,368.5	78.4
	Premium	752,061	0.5	6,018	0.0	8,931,468	5.4	130,335,003	78.8
	Average	\$948		\$785		\$723		\$813	
\$200,000 to \$299,999	Exposure	2,314.2	0.3	26.8	0.0	70,490.8	8.2	650,580.3	76.1
	Premium	2,415,168	0.3	21,438	0.0	56,473,123	7.3	598,730,543	77.0
	Average	\$1,044		\$801		\$801		\$920	
\$300,000 to \$399,999	Exposure	880.5	0.2	24.3	0.0	46,971.4	9.1	390,237.7	75.8
	Premium	1,085,071	0.2	22,662	0.0	44,464,357	8.1	419,651,371	76.8
	Average	\$1,232		\$935		\$947		\$1,075	
\$400,000 to \$499,999	Exposure	386.8	0.2	7.8	0.0	20,895.6	8.8	179,212.7	75.5
	Premium	616,156	0.2	12,871	0.0	23,363,226	7.8	229,067,851	76.6
	Average	\$1,593		\$1,661		\$1,118		\$1,278	
\$500,000 and Over	Exposure	329.0	0.1	5.3	0.0	23,743.1	8.8	195,184.0	72.0
	Premium	595,178	0.1	7,970	0.0	37,335,637	7.3	365,061,925	71.4
	Average	\$1,809		\$1,518		\$1,572		\$1,870	
Total	Exposure	16,404.6	0.7	472.2	0.0	191,415.5	7.7	1,889,134.1	76.2
	Premium	13,254,031	0.5	287,010	0.0	181,969,567	7.0	1,968,925,690	76.2
	Average	\$808		\$608		\$951		\$1,042	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Illinois

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	199.3	3.2	1,021.8	16.6	6,171.9	100.0
	Premium	76,716	2.9	534,971	20.5	2,607,904	100.0
	Average	\$385		\$524		\$423	
\$50,000 to \$74,999	Exposure	514.3	5.1	1,712.2	17.1	10,023.9	100.0
	Premium	345,759	5.3	1,121,278	17.3	6,489,240	100.0
	Average	\$672		\$655		\$647	
\$75,000 to \$99,999	Exposure	1,372.9	6.4	1,594.7	7.5	21,349.6	100.0
	Premium	949,702	6.7	1,170,409	8.3	14,093,345	100.0
	Average	\$692		\$734		\$660	
\$100,000 to \$124,999	Exposure	5,876.8	8.8	1,238.8	1.9	66,590.3	100.0
	Premium	4,063,995	9.1	945,448	2.1	44,510,737	100.0
	Average	\$692		\$763		\$668	
\$125,000 to \$149,999	Exposure	14,177.7	11.9	744.7	0.6	118,941.5	100.0
	Premium	10,272,639	12.1	664,492	0.8	85,118,793	100.0
	Average	\$725		\$892		\$716	
\$150,000 to \$174,999	Exposure	23,733.0	13.8	628.3	0.4	172,355.9	100.0
	Premium	18,590,156	14.1	584,801	0.4	131,987,548	100.0
	Average	\$783		\$931		\$766	
\$175,000 to \$199,999	Exposure	30,690.1	15.0	383.7	0.2	204,591.5	100.0
	Premium	25,046,163	15.1	395,758	0.2	165,466,471	100.0
	Average	\$816		\$1,032		\$809	
\$200,000 to \$299,999	Exposure	130,296.3	15.2	825.0	0.1	854,533.3	100.0
	Premium	118,511,500	15.3	947,020	0.1	777,098,792	100.0
	Average	\$910		\$1,148		\$909	
\$300,000 to \$399,999	Exposure	76,716.4	14.9	282.3	0.1	515,112.6	100.0
	Premium	80,779,547	14.8	354,993	0.1	546,358,001	100.0
	Average	\$1,053		\$1,257		\$1,061	
\$400,000 to \$499,999	Exposure	36,740.8	15.5	86.3	0.0	237,329.9	100.0
	Premium	45,829,832	15.3	125,560	0.0	299,015,496	100.0
	Average	\$1,247		\$1,454		\$1,260	
\$500,000 and Over	Exposure	51,728.8	19.1	231.2	0.1	271,221.3	100.0
	Premium	108,197,579	21.2	256,081	0.1	511,454,370	100.0
	Average	\$2,092		\$1,108		\$1,886	
Total	Exposure	372,046.3	15.0	8,749.0	0.4	2,478,221.7	100.0
	Premium	412,663,588	16.0	7,100,811	0.3	2,584,200,697	100.0
	Average	\$1,109		\$812		\$1,043	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Indiana

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	1,793.9	23.9	101.3	1.4	819.9	10.9	3,494.4	46.6
	Premium	700,788	19.8	38,880	1.1	378,764	10.7	1,887,036	53.4
	Average	\$391		\$384		\$462		\$540	
\$50,000 to \$74,999	Exposure	1,647.3	8.6	162.6	0.9	1,599.3	8.4	13,424.8	70.3
	Premium	1,069,249	8.6	76,803	0.6	1,108,473	8.9	8,635,022	69.2
	Average	\$649		\$472		\$693		\$643	
\$75,000 to \$99,999	Exposure	933.9	1.9	136.3	0.3	2,205.1	4.4	42,214.2	84.1
	Premium	709,254	2.0	77,400	0.2	1,638,115	4.6	29,484,021	83.1
	Average	\$759		\$568		\$743		\$698	
\$100,000 to \$124,999	Exposure	1,661.2	1.4	77.9	0.1	4,299.2	3.7	97,811.3	84.1
	Premium	986,987	1.1	49,127	0.1	3,227,929	3.6	74,671,872	84.1
	Average	\$594		\$631		\$751		\$763	
\$125,000 to \$149,999	Exposure	447.7	0.3	43.0	0.0	6,908.1	4.1	139,369.4	82.5
	Premium	376,965	0.3	30,363	0.0	5,266,509	3.8	114,794,276	82.7
	Average	\$842		\$706		\$762		\$824	
\$150,000 to \$174,999	Exposure	454.9	0.2	30.2	0.0	9,833.4	5.0	158,957.1	80.1
	Premium	455,570	0.3	17,906	0.0	7,871,077	4.6	139,051,337	80.5
	Average	\$1,001		\$594		\$800		\$875	
\$175,000 to \$199,999	Exposure	243.2	0.1	23.3	0.0	9,852.1	5.2	147,657.2	78.1
	Premium	251,245	0.1	15,022	0.0	8,436,857	4.8	137,368,867	78.6
	Average	\$1,033		\$646		\$856		\$930	
\$200,000 to \$299,999	Exposure	506.2	0.1	28.8	0.0	25,805.4	5.5	355,769.4	76.2
	Premium	456,720	0.1	17,906	0.0	25,086,377	5.2	370,022,918	76.6
	Average	\$902		\$623		\$972		\$1,040	
\$300,000 to \$399,999	Exposure	121.7	0.1	11.1	0.0	7,917.3	5.1	117,306.9	75.4
	Premium	141,223	0.1	8,433	0.0	9,271,426	4.9	143,504,164	75.4
	Average	\$1,161		\$761		\$1,171		\$1,223	
\$400,000 to \$499,999	Exposure	46.0	0.1	1.0	0.0	2,485.8	4.6	40,634.3	74.8
	Premium	64,654	0.1	1,105	0.0	3,317,637	4.3	58,287,315	74.8
	Average	\$1,406		\$1,105		\$1,335		\$1,434	
\$500,000 and Over	Exposure	33.8	0.1	2.5	0.0	4,866.6	8.0	40,971.8	67.4
	Premium	58,572	0.0	3,099	0.0	5,386,202	4.4	83,515,692	67.5
	Average	\$1,731		\$1,240		\$1,107		\$2,038	
Total	Exposure	7,889.8	0.5	617.8	0.0	76,592.2	5.1	1,157,610.8	77.8
	Premium	5,271,227	0.4	336,044	0.0	70,989,366	4.7	1,161,222,520	77.3
	Average	\$668		\$544		\$927		\$1,003	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Indiana

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	272.9	3.6	1,014.8	13.5	7,497.2	100.0
	Premium	116,009	3.3	412,839	11.7	3,534,316	100.0
	Average	\$425		\$407		\$471	
\$50,000 to \$74,999	Exposure	803.4	4.2	1,447.5	7.6	19,084.9	100.0
	Premium	520,021	4.2	1,076,644	8.6	12,486,212	100.0
	Average	\$647		\$744		\$654	
\$75,000 to \$99,999	Exposure	3,389.9	6.8	1,317.6	2.6	50,197.0	100.0
	Premium	2,399,806	6.8	1,181,159	3.3	35,489,755	100.0
	Average	\$708		\$896		\$707	
\$100,000 to \$124,999	Exposure	11,563.3	9.9	936.3	0.8	116,349.1	100.0
	Premium	8,931,898	10.1	946,128	1.1	88,813,941	100.0
	Average	\$772		\$1,011		\$763	
\$125,000 to \$149,999	Exposure	21,743.8	12.9	485.8	0.3	168,997.8	100.0
	Premium	17,794,627	12.8	571,705	0.4	138,834,445	100.0
	Average	\$818		\$1,177		\$822	
\$150,000 to \$174,999	Exposure	28,876.6	14.5	349.8	0.2	198,501.9	100.0
	Premium	24,950,612	14.4	440,117	0.3	172,786,619	100.0
	Average	\$864		\$1,258		\$870	
\$175,000 to \$199,999	Exposure	31,083.5	16.4	202.7	0.1	189,061.8	100.0
	Premium	28,509,432	16.3	250,049	0.1	174,831,472	100.0
	Average	\$917		\$1,234		\$925	
\$200,000 to \$299,999	Exposure	84,519.8	18.1	326.3	0.1	466,955.8	100.0
	Premium	87,024,673	18.0	430,995	0.1	483,039,589	100.0
	Average	\$1,030		\$1,321		\$1,034	
\$300,000 to \$399,999	Exposure	29,919.8	19.2	233.3	0.2	155,510.2	100.0
	Premium	37,183,584	19.5	176,832	0.1	190,285,662	100.0
	Average	\$1,243		\$758		\$1,224	
\$400,000 to \$499,999	Exposure	10,937.0	20.1	216.9	0.4	54,321.1	100.0
	Premium	16,153,202	20.7	142,444	0.2	77,966,357	100.0
	Average	\$1,477		\$657		\$1,435	
\$500,000 and Over	Exposure	14,283.9	23.5	616.1	1.0	60,774.8	100.0
	Premium	34,394,479	27.8	413,115	0.3	123,771,159	100.0
	Average	\$2,408		\$671		\$2,037	
Total	Exposure	237,393.9	16.0	7,147.0	0.5	1,487,251.5	100.0
	Premium	257,978,343	17.2	6,042,027	0.4	1,501,839,527	100.0
	Average	\$1,087		\$845		\$1,010	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Iowa

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	1,602.1	29.1	39.9	0.7	572.9	10.4	2,836.5	51.6
	Premium	477,975	21.8	3,465	0.2	261,338	11.9	1,293,901	58.9
	Average	\$298		\$87		\$456		\$456	
\$50,000 to \$74,999	Exposure	1,662.9	17.8	2.0	0.0	676.0	7.2	6,348.8	67.9
	Premium	734,509	14.8	1,168	0.0	402,264	8.1	3,364,220	68.0
	Average	\$442		\$584		\$595		\$530	
\$75,000 to \$99,999	Exposure	1,012.3	5.1			1,043.1	5.2	16,746.0	83.6
	Premium	583,252	4.4	*		710,675	5.4	10,942,911	83.4
	Average	\$576				\$681		\$653	
\$100,000 to \$124,999	Exposure	814.7	1.5	2.9	0.0	1,790.3	3.3	47,200.3	86.4
	Premium	575,480	1.5	2,282	0.0	1,303,153	3.3	34,154,965	86.1
	Average	\$706		\$782		\$728		\$724	
\$125,000 to \$149,999	Exposure	380.2	0.4	7.8	0.0	2,401.5	2.7	76,297.7	85.7
	Premium	278,664	0.4	7,009	0.0	1,885,997	2.7	60,295,534	85.7
	Average	\$733		\$895		\$785		\$790	
\$150,000 to \$174,999	Exposure	339.8	0.3	2.0	0.0	2,833.4	2.8	85,165.5	83.8
	Premium	260,940	0.3	1,663	0.0	2,407,842	2.8	71,708,053	84.0
	Average	\$768		\$832		\$850		\$842	
\$175,000 to \$199,999	Exposure	132.8	0.1	5.2	0.0	2,594.1	2.8	75,780.5	82.9
	Premium	132,782	0.2	4,147	0.0	2,339,262	2.9	68,117,195	83.2
	Average	\$1,000		\$803		\$902		\$899	
\$200,000 to \$299,999	Exposure	281.8	0.1			6,286.3	2.9	177,382.6	80.7
	Premium	256,440	0.1	*		6,207,497	2.8	177,989,089	81.0
	Average	\$910				\$987		\$1,003	
\$300,000 to \$399,999	Exposure	84.7	0.1			1,769.6	2.4	56,989.9	78.4
	Premium	114,523	0.1	*		2,034,120	2.4	66,868,584	78.5
	Average	\$1,353				\$1,149		\$1,173	
\$400,000 to \$499,999	Exposure	19.8	0.1			479.8	2.1	17,685.4	76.4
	Premium	36,978	0.1	*		675,953	2.1	24,134,045	76.0
	Average	\$1,872				\$1,409		\$1,365	
\$500,000 and Over	Exposure	13.1	0.1	3.0	0.0	414.0	2.1	13,884.5	71.5
	Premium	11,019	0.0	5,634	0.0	827,365	2.2	26,026,108	68.6
	Average	\$842		\$1,878		\$1,998		\$1,874	
Total	Exposure	6,343.9	0.9	62.6	0.0	20,861.1	3.0	576,317.8	81.6
	Premium	3,462,562	0.5	25,137	0.0	19,055,466	2.8	544,894,605	81.1
	Average	\$546		\$402		\$913		\$945	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Iowa

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	17.0	0.3	433.6	7.9	5,502.0	100.0
	Premium	4,475	0.2	154,261	7.0	2,195,415	100.0
	Average	\$263		\$356		\$399	
\$50,000 to \$74,999	Exposure	67.0	0.7	597.2	6.4	9,353.9	100.0
	Premium	43,674	0.9	405,007	8.2	4,950,842	100.0
	Average	\$652		\$678		\$529	
\$75,000 to \$99,999	Exposure	745.8	3.7	489.7	2.4	20,036.8	100.0
	Premium	500,350	3.8	377,467	2.9	13,114,655	100.0
	Average	\$671		\$771		\$655	
\$100,000 to \$124,999	Exposure	4,464.8	8.2	375.8	0.7	54,648.9	100.0
	Premium	3,315,881	8.4	320,962	0.8	39,672,723	100.0
	Average	\$743		\$854		\$726	
\$125,000 to \$149,999	Exposure	9,714.8	10.9	224.4	0.3	89,026.3	100.0
	Premium	7,643,769	10.9	216,493	0.3	70,327,466	100.0
	Average	\$787		\$965		\$790	
\$150,000 to \$174,999	Exposure	13,133.4	12.9	131.7	0.1	101,605.8	100.0
	Premium	10,855,143	12.7	141,595	0.2	85,375,236	100.0
	Average	\$827		\$1,075		\$840	
\$175,000 to \$199,999	Exposure	12,787.8	14.0	65.8	0.1	91,366.2	100.0
	Premium	11,219,628	13.7	76,987	0.1	81,890,001	100.0
	Average	\$877		\$1,169		\$896	
\$200,000 to \$299,999	Exposure	35,759.0	16.3	85.3	0.0	219,794.8	100.0
	Premium	35,106,345	16.0	111,218	0.1	219,670,358	100.0
	Average	\$982		\$1,303		\$999	
\$300,000 to \$399,999	Exposure	13,869.4	19.1	12.5	0.0	72,726.1	100.0
	Premium	16,161,606	19.0	23,721	0.0	85,202,554	100.0
	Average	\$1,165		\$1,898		\$1,172	
\$400,000 to \$499,999	Exposure	4,956.2	21.4	1.5	0.0	23,142.7	100.0
	Premium	6,926,335	21.8	2,309	0.0	31,775,620	100.0
	Average	\$1,398		\$1,539		\$1,373	
\$500,000 and Over	Exposure	5,095.2	26.3	0.2	0.0	19,409.9	100.0
	Premium	11,078,837	29.2	734	0.0	37,949,697	100.0
	Average	\$2,174		\$4,404		\$1,955	
Total	Exposure	100,610.3	14.2	2,417.7	0.3	706,613.3	100.0
	Premium	102,856,043	15.3	1,830,754	0.3	672,124,567	100.0
	Average	\$1,022		\$757		\$951	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Kansas

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	6,903.7	48.9	250.7	1.8	2,306.8	16.3	4,002.0	28.3
	Premium	1,352,914	20.7	131,053	2.0	1,473,256	22.5	3,123,461	47.7
	Average	\$196		\$523		\$639		\$780	
\$50,000 to \$74,999	Exposure	4,331.1	24.0	290.3	1.6	3,538.4	19.6	8,029.8	44.5
	Premium	1,413,556	9.8	198,601	1.4	2,886,484	20.1	8,142,314	56.6
	Average	\$326		\$684		\$816		\$1,014	
\$75,000 to \$99,999	Exposure	2,185.0	6.7	211.7	0.6	4,934.8	15.1	22,185.8	67.9
	Premium	895,351	2.6	182,950	0.5	4,963,806	14.6	24,442,795	71.7
	Average	\$410		\$864		\$1,006		\$1,102	
\$100,000 to \$124,999	Exposure	1,318.9	2.4	106.3	0.2	5,616.1	10.3	39,821.8	72.7
	Premium	680,911	1.0	117,648	0.2	6,294,261	9.6	48,458,411	73.9
	Average	\$516		\$1,107		\$1,121		\$1,217	
\$125,000 to \$149,999	Exposure	671.1	1.0	53.9	0.1	5,141.7	7.3	50,994.9	72.8
	Premium	354,267	0.4	67,617	0.1	6,184,366	6.8	66,516,618	73.0
	Average	\$528		\$1,254		\$1,203		\$1,304	
\$150,000 to \$174,999	Exposure	460.8	0.6	32.3	0.0	5,076.6	6.5	55,201.2	71.0
	Premium	303,290	0.3	44,121	0.0	6,541,022	6.1	76,549,873	70.9
	Average	\$658		\$1,368		\$1,288		\$1,387	
\$175,000 to \$199,999	Exposure	282.4	0.4	10.0	0.0	4,926.4	6.6	51,739.5	69.3
	Premium	173,153	0.2	13,095	0.0	6,696,896	6.1	75,701,435	69.1
	Average	\$613		\$1,310		\$1,359		\$1,463	
\$200,000 to \$299,999	Exposure	507.2	0.3	16.9	0.0	10,648.6	5.5	131,212.3	67.2
	Premium	400,553	0.1	33,820	0.0	16,076,789	5.1	210,437,790	66.9
	Average	\$790		\$1,999		\$1,510		\$1,604	
\$300,000 to \$399,999	Exposure	127.9	0.2	2.0	0.0	3,227.2	4.5	49,586.4	68.6
	Premium	123,391	0.1	5,015	0.0	5,557,560	4.2	91,249,461	68.6
	Average	\$965		\$2,508		\$1,722		\$1,840	
\$400,000 to \$499,999	Exposure	23.8	0.1	0.7	0.0	996.3	3.7	18,575.3	68.7
	Premium	40,734	0.1	1,844	0.0	1,904,735	3.4	39,191,966	69.4
	Average	\$1,709		\$2,766		\$1,912		\$2,110	
\$500,000 and Over	Exposure	26.8	0.1			1,086.5	3.7	17,855.5	60.7
	Premium	51,754	0.1	*		2,715,861	3.1	51,744,437	59.7
	Average	\$1,935				\$2,500		\$2,898	
Total	Exposure	16,838.6	2.5	974.6	0.1	47,499.3	7.1	449,204.5	67.4
	Premium	5,789,874	0.6	795,764	0.1	61,295,036	6.0	695,558,561	68.2
	Average	\$344		\$817		\$1,290		\$1,548	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Kansas

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	53.1	0.4	603.7	4.3	14,119.9	100.0
	Premium	48,450	0.7	415,599	6.4	6,544,733	100.0
	Average	\$913		\$688		\$464	
\$50,000 to \$74,999	Exposure	274.5	1.5	1,586.6	8.8	18,050.6	100.0
	Premium	313,393	2.2	1,430,335	9.9	14,384,683	100.0
	Average	\$1,142		\$902		\$797	
\$75,000 to \$99,999	Exposure	1,748.8	5.4	1,396.0	4.3	32,662.2	100.0
	Premium	2,125,731	6.2	1,477,153	4.3	34,087,786	100.0
	Average	\$1,216		\$1,058		\$1,044	
\$100,000 to \$124,999	Exposure	6,949.3	12.7	928.8	1.7	54,741.3	100.0
	Premium	8,876,264	13.5	1,115,099	1.7	65,542,594	100.0
	Average	\$1,277		\$1,201		\$1,197	
\$125,000 to \$149,999	Exposure	12,656.9	18.1	495.5	0.7	70,014.0	100.0
	Premium	17,311,721	19.0	655,670	0.7	91,090,259	100.0
	Average	\$1,368		\$1,323		\$1,301	
\$150,000 to \$174,999	Exposure	16,677.7	21.4	346.1	0.4	77,794.5	100.0
	Premium	24,086,353	22.3	479,567	0.4	108,004,226	100.0
	Average	\$1,444		\$1,386		\$1,388	
\$175,000 to \$199,999	Exposure	17,535.1	23.5	168.5	0.2	74,661.9	100.0
	Premium	26,727,223	24.4	269,010	0.2	109,580,812	100.0
	Average	\$1,524		\$1,596		\$1,468	
\$200,000 to \$299,999	Exposure	52,563.3	26.9	215.9	0.1	195,164.1	100.0
	Premium	87,260,735	27.7	384,673	0.1	314,594,360	100.0
	Average	\$1,660		\$1,782		\$1,612	
\$300,000 to \$399,999	Exposure	19,354.8	26.8	34.8	0.0	72,333.2	100.0
	Premium	35,988,933	27.1	85,639	0.1	133,009,999	100.0
	Average	\$1,859		\$2,459		\$1,839	
\$400,000 to \$499,999	Exposure	7,424.8	27.5	8.6	0.0	27,029.4	100.0
	Premium	15,290,495	27.1	30,358	0.1	56,460,132	100.0
	Average	\$2,059		\$3,537		\$2,089	
\$500,000 and Over	Exposure	10,449.4	35.5	3.3	0.0	29,421.4	100.0
	Premium	32,197,436	37.1	11,024	0.0	86,720,512	100.0
	Average	\$3,081		\$3,392		\$2,948	
Total	Exposure	145,687.7	21.9	5,787.8	0.9	665,992.4	100.0
	Premium	250,226,734	24.5	6,354,127	0.6	1,020,020,096	100.0
	Average	\$1,718		\$1,098		\$1,532	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Kentucky

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	2,648.5	20.0	322.8	2.4	1,993.3	15.1	1,650.9	12.5
	Premium	794,727	11.8	139,454	2.1	1,147,984	17.0	910,545	13.5
	Average	\$300		\$432		\$576		\$552	
\$50,000 to \$74,999	Exposure	1,281.8	5.6	331.3	1.5	7,204.3	31.6	8,665.5	38.0
	Premium	592,414	3.9	189,440	1.2	4,837,562	31.8	5,768,477	37.9
	Average	\$462		\$572		\$671		\$666	
\$75,000 to \$99,999	Exposure	600.5	1.2	253.9	0.5	13,079.2	25.4	34,897.6	67.9
	Premium	343,204	0.9	173,083	0.4	9,945,929	25.6	26,216,272	67.4
	Average	\$572		\$682		\$760		\$751	
\$100,000 to \$124,999	Exposure	399.2	0.4	157.6	0.2	12,686.8	14.0	75,259.3	83.1
	Premium	280,767	0.4	132,673	0.2	9,639,885	13.4	60,326,010	83.6
	Average	\$703		\$842		\$760		\$802	
\$125,000 to \$149,999	Exposure	232.7	0.2	65.2	0.1	10,314.4	9.1	100,480.3	88.5
	Premium	168,465	0.2	70,203	0.1	8,343,661	8.6	86,648,577	89.0
	Average	\$724		\$1,077		\$809		\$862	
\$150,000 to \$174,999	Exposure	259.4	0.2	33.3	0.0	8,945.0	7.7	103,588.9	88.9
	Premium	197,808	0.2	35,819	0.0	7,818,757	7.3	95,789,119	89.5
	Average	\$763		\$1,077		\$874		\$925	
\$175,000 to \$199,999	Exposure	122.9	0.1	1.0	0.0	6,903.6	7.0	88,056.7	89.1
	Premium	68,673	0.1	783	0.0	6,375,370	6.6	87,407,684	89.8
	Average	\$559		\$783		\$923		\$993	
\$200,000 to \$299,999	Exposure	304.1	0.1	11.4	0.0	13,850.6	5.9	209,171.3	88.9
	Premium	214,040	0.1	7,435	0.0	14,329,065	5.4	236,487,895	89.5
	Average	\$704		\$651		\$1,035		\$1,131	
\$300,000 to \$399,999	Exposure	103.7	0.1	1.0	0.0	4,093.3	4.6	77,778.7	88.1
	Premium	55,373	0.0	540	0.0	5,131,292	4.3	106,042,592	88.6
	Average	\$534		\$540		\$1,254		\$1,363	
\$400,000 to \$499,999	Exposure	23.3	0.1	0.9	0.0	1,318.4	4.1	27,889.2	86.6
	Premium	21,856	0.0	809	0.0	2,038,263	3.9	45,599,948	86.8
	Average	\$940		\$883		\$1,546		\$1,635	
\$500,000 and Over	Exposure	24.5	0.1			1,144.8	3.2	28,288.4	80.0
	Premium	26,429	0.0	*		2,492,688	2.8	68,435,492	75.6
	Average	\$1,079				\$2,177		\$2,419	
Total	Exposure	6,000.4	0.7	1,178.3	0.1	81,533.6	9.1	755,726.6	84.1
	Premium	2,763,756	0.3	750,239	0.1	72,100,456	7.5	819,632,611	85.2
	Average	\$461		\$637		\$884		\$1,085	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Kentucky

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	77.3	0.6	6,524.3	49.4	13,217.2	100.0
	Premium	24,216	0.4	3,723,220	55.2	6,740,146	100.0
	Average	\$313		\$571		\$510	
\$50,000 to \$74,999	Exposure	94.8	0.4	5,247.4	23.0	22,825.0	100.0
	Premium	67,444	0.4	3,762,956	24.7	15,218,293	100.0
	Average	\$711		\$717		\$667	
\$75,000 to \$99,999	Exposure	296.8	0.6	2,301.8	4.5	51,429.8	100.0
	Premium	229,650	0.6	1,987,589	5.1	38,895,727	100.0
	Average	\$774		\$864		\$756	
\$100,000 to \$124,999	Exposure	937.3	1.0	1,086.8	1.2	90,526.9	100.0
	Premium	719,572	1.0	1,025,502	1.4	72,124,409	100.0
	Average	\$768		\$944		\$797	
\$125,000 to \$149,999	Exposure	1,930.2	1.7	529.8	0.5	113,552.5	100.0
	Premium	1,566,043	1.6	534,650	0.5	97,331,599	100.0
	Average	\$811		\$1,009		\$857	
\$150,000 to \$174,999	Exposure	3,455.2	3.0	297.8	0.3	116,579.5	100.0
	Premium	2,892,698	2.7	331,307	0.3	107,065,508	100.0
	Average	\$837		\$1,113		\$918	
\$175,000 to \$199,999	Exposure	3,645.2	3.7	135.9	0.1	98,865.3	100.0
	Premium	3,298,654	3.4	168,902	0.2	97,320,066	100.0
	Average	\$905		\$1,243		\$984	
\$200,000 to \$299,999	Exposure	11,825.6	5.0	183.8	0.1	235,346.8	100.0
	Premium	12,809,747	4.9	267,687	0.1	264,115,869	100.0
	Average	\$1,083		\$1,456		\$1,122	
\$300,000 to \$399,999	Exposure	6,287.8	7.1	38.9	0.0	88,303.3	100.0
	Premium	8,400,901	7.0	76,352	0.1	119,707,050	100.0
	Average	\$1,336		\$1,962		\$1,356	
\$400,000 to \$499,999	Exposure	2,958.1	9.2	18.8	0.1	32,208.6	100.0
	Premium	4,820,450	9.2	50,753	0.1	52,532,079	100.0
	Average	\$1,630		\$2,707		\$1,631	
\$500,000 and Over	Exposure	5,882.3	16.6	9.9	0.0	35,349.9	100.0
	Premium	19,516,319	21.6	24,190	0.0	90,495,118	100.0
	Average	\$3,318		\$2,439		\$2,560	
Total	Exposure	37,390.6	4.2	16,375.2	1.8	898,204.7	100.0
	Premium	54,345,694	5.7	11,953,108	1.2	961,545,864	100.0
	Average	\$1,453		\$730		\$1,071	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Louisiana

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	7,817.8	65.0	11.0	0.1	190.4	1.6	2,189.6	18.2
	Premium	5,375,517	66.2	3,812	0.0	95,296	1.2	1,150,561	14.2
	Average	\$688		\$347		\$500		\$525	
\$50,000 to \$74,999	Exposure	6,864.0	40.4	5.0	0.0	308.6	1.8	7,813.6	46.0
	Premium	4,888,021	35.8	2,177	0.0	346,467	2.5	6,313,447	46.2
	Average	\$712		\$435		\$1,123		\$808	
\$75,000 to \$99,999	Exposure	5,749.8	14.6	24.3	0.1	884.0	2.2	31,218.3	79.3
	Premium	4,499,419	11.0	12,341	0.0	1,328,899	3.3	33,176,545	81.2
	Average	\$783		\$509		\$1,503		\$1,063	
\$100,000 to \$124,999	Exposure	5,368.4	7.5	29.8	0.0	1,648.3	2.3	63,575.1	88.8
	Premium	4,318,447	4.7	17,757	0.0	2,322,827	2.5	83,309,942	91.2
	Average	\$804		\$595		\$1,409		\$1,310	
\$125,000 to \$149,999	Exposure	4,244.6	5.0	29.7	0.0	2,683.3	3.1	77,681.2	90.7
	Premium	3,421,636	2.7	24,437	0.0	3,475,440	2.8	117,489,411	93.3
	Average	\$806		\$824		\$1,295		\$1,512	
\$150,000 to \$174,999	Exposure	4,128.9	4.3	36.3	0.0	3,452.0	3.6	87,697.9	90.6
	Premium	3,546,333	2.3	31,836	0.0	4,535,449	2.9	145,244,601	93.5
	Average	\$859		\$878		\$1,314		\$1,656	
\$175,000 to \$199,999	Exposure	2,844.0	3.2	9.4	0.0	3,583.2	4.1	79,683.3	91.0
	Premium	2,659,612	1.7	9,180	0.0	4,884,532	3.2	142,348,821	93.7
	Average	\$935		\$975		\$1,363		\$1,786	
\$200,000 to \$299,999	Exposure	4,909.9	2.3	2.7	0.0	9,151.8	4.3	197,601.6	92.1
	Premium	5,699,533	1.3	3,995	0.0	15,083,741	3.5	409,535,378	94.1
	Average	\$1,161		\$1,498		\$1,648		\$2,073	
\$300,000 to \$399,999	Exposure	1,123.2	1.6	3.7	0.0	2,702.3	3.7	67,626.3	93.5
	Premium	1,817,798	1.0	8,837	0.0	5,851,725	3.3	169,231,429	94.6
	Average	\$1,618		\$2,410		\$2,166		\$2,502	
\$400,000 to \$499,999	Exposure	335.4	1.3	1.0	0.0	1,215.6	4.6	24,270.2	92.5
	Premium	624,067	0.8	1,996	0.0	3,256,869	4.0	76,803,211	93.8
	Average	\$1,861		\$1,996		\$2,679		\$3,165	
\$500,000 and Over	Exposure	274.8	0.9			1,138.0	3.8	26,824.0	89.5
	Premium	686,535	0.5	*		4,293,376	3.0	125,696,488	86.4
	Average	\$2,498				\$3,773		\$4,686	
Total	Exposure	43,660.8	5.8	152.3	0.0	26,957.4	3.6	666,180.9	88.4
	Premium	37,536,918	2.6	115,627	0.0	45,474,621	3.2	1,310,299,834	91.7
	Average	\$860		\$759		\$1,687		\$1,967	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Louisiana

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	19.2	0.2	1,795.2	14.9	12,023.2	100.0
	Premium	6,949	0.1	1,482,755	18.3	8,114,890	100.0
	Average	\$363		\$826		\$675	
\$50,000 to \$74,999	Exposure	1.0	0.0	1,992.3	11.7	16,984.4	100.0
	Premium	1,165	0.0	2,113,562	15.5	13,664,839	100.0
	Average	\$1,165		\$1,061		\$805	
\$75,000 to \$99,999	Exposure	4.0	0.0	1,472.5	3.7	39,352.8	100.0
	Premium	5,056	0.0	1,820,205	4.5	40,842,465	100.0
	Average	\$1,264		\$1,236		\$1,038	
\$100,000 to \$124,999	Exposure	118.2	0.2	849.5	1.2	71,589.3	100.0
	Premium	120,719	0.1	1,247,576	1.4	91,337,268	100.0
	Average	\$1,022		\$1,469		\$1,276	
\$125,000 to \$149,999	Exposure	647.3	0.8	401.5	0.5	85,687.4	100.0
	Premium	830,548	0.7	623,895	0.5	125,865,367	100.0
	Average	\$1,283		\$1,554		\$1,469	
\$150,000 to \$174,999	Exposure	1,225.8	1.3	237.8	0.2	96,778.7	100.0
	Premium	1,559,268	1.0	386,013	0.2	155,303,500	100.0
	Average	\$1,272		\$1,623		\$1,605	
\$175,000 to \$199,999	Exposure	1,394.0	1.6	94.8	0.1	87,608.8	100.0
	Premium	1,919,840	1.3	177,005	0.1	151,998,990	100.0
	Average	\$1,377		\$1,866		\$1,735	
\$200,000 to \$299,999	Exposure	2,846.8	1.3	148.6	0.1	214,661.4	100.0
	Premium	4,692,305	1.1	290,868	0.1	435,305,820	100.0
	Average	\$1,648		\$1,958		\$2,028	
\$300,000 to \$399,999	Exposure	834.7	1.2	38.9	0.1	72,328.9	100.0
	Premium	1,958,427	1.1	94,821	0.1	178,963,037	100.0
	Average	\$2,346		\$2,437		\$2,474	
\$400,000 to \$499,999	Exposure	407.8	1.6	15.1	0.1	26,245.1	100.0
	Premium	1,153,263	1.4	43,095	0.1	81,882,501	100.0
	Average	\$2,828		\$2,857		\$3,120	
\$500,000 and Over	Exposure	1,736.5	5.8	8.8	0.0	29,981.7	100.0
	Premium	14,772,133	10.2	36,502	0.0	145,484,293	100.0
	Average	\$8,507		\$4,172		\$4,852	
Total	Exposure	9,235.2	1.2	7,054.9	0.9	753,241.6	100.0
	Premium	27,019,673	1.9	8,316,297	0.6	1,428,762,970	100.0
	Average	\$2,926		\$1,179		\$1,897	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Maine

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	1,198.0	72.8	13.8	0.8	71.3	4.3	296.3	18.0
	Premium	231,170	60.0	3,620	0.9	20,698	5.4	108,606	28.2
	Average	\$193		\$262		\$290		\$366	
\$50,000 to \$74,999	Exposure	887.6	32.3	49.1	1.8	222.0	8.1	1,451.8	52.9
	Premium	274,336	26.4	14,044	1.3	79,017	7.6	610,755	58.7
	Average	\$309		\$286		\$356		\$421	
\$75,000 to \$99,999	Exposure	793.5	14.8	69.9	1.3	376.8	7.0	3,981.3	74.0
	Premium	302,033	11.7	21,447	0.8	152,422	5.9	1,992,128	77.5
	Average	\$381		\$307		\$405		\$500	
\$100,000 to \$124,999	Exposure	782.5	6.5	85.5	0.7	849.0	7.0	10,066.1	83.5
	Premium	407,888	6.0	29,929	0.4	382,230	5.6	5,801,553	85.5
	Average	\$521		\$350		\$450		\$576	
\$125,000 to \$149,999	Exposure	498.1	2.3	57.9	0.3	1,344.3	6.3	19,044.3	88.6
	Premium	202,905	1.5	23,250	0.2	639,101	4.8	11,999,096	91.0
	Average	\$407		\$401		\$475		\$630	
\$150,000 to \$174,999	Exposure	481.6	1.4	51.6	0.1	2,314.1	6.5	30,956.7	87.5
	Premium	248,185	1.1	24,811	0.1	1,178,990	5.1	20,578,325	89.7
	Average	\$515		\$481		\$509		\$665	
\$175,000 to \$199,999	Exposure	349.4	0.8	61.8	0.1	2,865.9	6.7	37,472.8	87.2
	Premium	172,240	0.6	28,685	0.1	1,562,309	5.4	26,054,818	89.3
	Average	\$493		\$465		\$545		\$695	
\$200,000 to \$299,999	Exposure	897.8	0.6	108.6	0.1	8,339.3	5.8	124,041.3	86.1
	Premium	479,452	0.4	63,832	0.1	5,406,962	4.9	97,784,789	88.0
	Average	\$534		\$588		\$648		\$788	
\$300,000 to \$399,999	Exposure	305.2	0.5	34.5	0.1	2,896.6	4.4	56,507.8	84.9
	Premium	156,929	0.2	25,663	0.0	2,401,668	3.8	54,764,225	86.8
	Average	\$514		\$744		\$829		\$969	
\$400,000 to \$499,999	Exposure	105.3	0.4	9.0	0.0	804.9	3.1	21,641.9	82.8
	Premium	81,388	0.3	7,838	0.0	895,326	2.9	25,831,162	84.8
	Average	\$773		\$871		\$1,112		\$1,194	
\$500,000 and Over	Exposure	80.3	0.3	10.2	0.0	501.5	1.9	21,312.8	79.1
	Premium	66,380	0.1	12,593	0.0	767,932	1.6	37,564,396	79.6
	Average	\$827		\$1,239		\$1,531		\$1,763	
Total	Exposure	6,379.1	1.7	551.8	0.1	20,585.7	5.3	326,772.9	84.8
	Premium	2,622,906	0.8	255,712	0.1	13,486,655	4.1	283,089,853	86.3
	Average	\$411		\$463		\$655		\$866	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Maine

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	8.6	0.5	57.0	3.5	1,645.1	100.0
	Premium	916	0.2	20,411	5.3	385,421	100.0
	Average	\$107		\$358		\$234	
\$50,000 to \$74,999	Exposure	2.8	0.1	133.0	4.8	2,746.3	100.0
	Premium	623	0.1	61,658	5.9	1,040,433	100.0
	Average	\$220		\$464		\$379	
\$75,000 to \$99,999	Exposure	19.0	0.4	136.8	2.5	5,377.3	100.0
	Premium	7,888	0.3	96,039	3.7	2,571,957	100.0
	Average	\$415		\$702		\$478	
\$100,000 to \$124,999	Exposure	107.8	0.9	157.9	1.3	12,048.8	100.0
	Premium	52,137	0.8	110,689	1.6	6,784,426	100.0
	Average	\$483		\$701		\$563	
\$125,000 to \$149,999	Exposure	457.1	2.1	102.3	0.5	21,504.0	100.0
	Premium	246,190	1.9	71,330	0.5	13,181,872	100.0
	Average	\$539		\$697		\$613	
\$150,000 to \$174,999	Exposure	1,431.3	4.0	144.7	0.4	35,379.9	100.0
	Premium	793,699	3.5	118,561	0.5	22,942,571	100.0
	Average	\$555		\$820		\$648	
\$175,000 to \$199,999	Exposure	2,161.1	5.0	86.2	0.2	42,997.1	100.0
	Premium	1,284,841	4.4	71,603	0.2	29,174,496	100.0
	Average	\$595		\$831		\$679	
\$200,000 to \$299,999	Exposure	10,401.4	7.2	225.5	0.2	144,013.8	100.0
	Premium	7,156,535	6.4	211,082	0.2	111,102,652	100.0
	Average	\$688		\$936		\$771	
\$300,000 to \$399,999	Exposure	6,744.8	10.1	56.0	0.1	66,544.8	100.0
	Premium	5,673,561	9.0	66,695	0.1	63,088,741	100.0
	Average	\$841		\$1,191		\$948	
\$400,000 to \$499,999	Exposure	3,559.8	13.6	17.8	0.1	26,138.8	100.0
	Premium	3,609,410	11.9	21,424	0.1	30,446,548	100.0
	Average	\$1,014		\$1,201		\$1,165	
\$500,000 and Over	Exposure	5,018.9	18.6	13.3	0.0	26,936.8	100.0
	Premium	8,759,067	18.6	22,250	0.0	47,192,618	100.0
	Average	\$1,745		\$1,679		\$1,752	
Total	Exposure	29,912.8	7.8	1,130.4	0.3	385,332.7	100.0
	Premium	27,584,867	8.4	871,742	0.3	327,911,735	100.0
	Average	\$922		\$771		\$851	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Maryland

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	288.1	50.6	14.7	2.6	2.5	0.4	118.8	20.8
	Premium	102,673	46.8	5,505	2.5	3,511	1.6	68,721	31.3
	Average	\$356		\$375		\$1,404		\$579	
\$50,000 to \$74,999	Exposure	403.6	31.8	11.9	0.9	23.1	1.8	680.1	53.6
	Premium	213,261	31.8	5,584	0.8	9,712	1.4	357,368	53.2
	Average	\$528		\$469		\$421		\$525	
\$75,000 to \$99,999	Exposure	348.5	9.8	13.3	0.4	125.4	3.5	2,804.8	78.9
	Premium	245,314	13.1	8,146	0.4	58,002	3.1	1,404,785	74.8
	Average	\$704		\$615		\$462		\$501	
\$100,000 to \$124,999	Exposure	534.8	2.8	14.3	0.1	755.3	4.0	16,357.0	86.3
	Premium	515,733	4.6	7,841	0.1	432,689	3.9	9,394,206	84.5
	Average	\$964		\$547		\$573		\$574	
\$125,000 to \$149,999	Exposure	416.6	0.8	21.0	0.0	2,285.3	4.2	46,892.1	85.7
	Premium	329,323	0.9	10,270	0.0	1,503,615	4.2	30,500,482	85.9
	Average	\$791		\$489		\$658		\$650	
\$150,000 to \$174,999	Exposure	758.2	0.8	29.3	0.0	4,826.6	4.9	83,252.3	83.8
	Premium	491,247	0.7	15,521	0.0	3,433,639	4.9	58,785,342	84.4
	Average	\$648		\$531		\$711		\$706	
\$175,000 to \$199,999	Exposure	707.8	0.6	23.6	0.0	6,704.6	5.5	101,124.3	82.2
	Premium	431,700	0.5	14,584	0.0	5,160,039	5.6	76,549,174	83.0
	Average	\$610		\$618		\$770		\$757	
\$200,000 to \$299,999	Exposure	2,188.2	0.5	69.0	0.0	23,941.5	5.2	374,889.3	81.0
	Premium	1,249,209	0.3	49,787	0.0	21,308,770	5.3	328,240,110	82.0
	Average	\$571		\$722		\$890		\$876	
\$300,000 to \$399,999	Exposure	988.3	0.4	22.9	0.0	11,787.8	4.3	217,269.6	79.8
	Premium	674,408	0.2	22,652	0.0	12,673,759	4.5	231,270,563	81.4
	Average	\$682		\$988		\$1,075		\$1,064	
\$400,000 to \$499,999	Exposure	332.3	0.3	8.3	0.0	5,243.1	4.0	102,959.4	78.9
	Premium	235,757	0.1	10,314	0.0	6,865,318	4.2	130,089,956	80.2
	Average	\$710		\$1,238		\$1,309		\$1,264	
\$500,000 and Over	Exposure	316.5	0.2	9.2	0.0	6,399.3	4.0	122,225.7	75.6
	Premium	255,222	0.1	19,252	0.0	12,211,364	4.0	225,631,203	73.3
	Average	\$806		\$2,100		\$1,908		\$1,846	
Total	Exposure	7,282.8	0.5	237.4	0.0	62,094.6	4.7	1,068,573.2	80.4
	Premium	4,743,847	0.3	169,456	0.0	63,660,418	4.7	1,092,291,910	80.0
	Average	\$651		\$714		\$1,025		\$1,022	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Maryland

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	128.9	22.6	16.8	3.0	569.8	100.0
	Premium	31,124	14.2	7,980	3.6	219,514	100.0
	Average	\$241		\$474		\$385	
\$50,000 to \$74,999	Exposure	98.5	7.8	52.3	4.1	1,269.4	100.0
	Premium	59,468	8.9	26,276	3.9	671,669	100.0
	Average	\$604		\$503		\$529	
\$75,000 to \$99,999	Exposure	205.5	5.8	55.5	1.6	3,552.9	100.0
	Premium	130,823	7.0	30,076	1.6	1,877,146	100.0
	Average	\$637		\$542		\$528	
\$100,000 to \$124,999	Exposure	1,248.8	6.6	43.5	0.2	18,953.7	100.0
	Premium	736,143	6.6	30,862	0.3	11,117,474	100.0
	Average	\$590		\$709		\$587	
\$125,000 to \$149,999	Exposure	5,090.1	9.3	21.0	0.0	54,726.1	100.0
	Premium	3,165,512	8.9	17,950	0.1	35,527,152	100.0
	Average	\$622		\$855		\$649	
\$150,000 to \$174,999	Exposure	10,443.6	10.5	14.0	0.0	99,323.8	100.0
	Premium	6,899,700	9.9	13,937	0.0	69,639,386	100.0
	Average	\$661		\$996		\$701	
\$175,000 to \$199,999	Exposure	14,431.8	11.7	5.0	0.0	122,997.1	100.0
	Premium	10,075,315	10.9	4,837	0.0	92,235,649	100.0
	Average	\$698		\$967		\$750	
\$200,000 to \$299,999	Exposure	61,717.8	13.3	12.1	0.0	462,817.9	100.0
	Premium	49,460,698	12.4	16,204	0.0	400,324,778	100.0
	Average	\$801		\$1,341		\$865	
\$300,000 to \$399,999	Exposure	42,070.4	15.5	6.0	0.0	272,145.1	100.0
	Premium	39,610,160	13.9	11,156	0.0	284,262,698	100.0
	Average	\$942		\$1,859		\$1,045	
\$400,000 to \$499,999	Exposure	22,023.7	16.9	2.0	0.0	130,568.8	100.0
	Premium	24,935,523	15.4	3,826	0.0	162,140,694	100.0
	Average	\$1,132		\$1,913		\$1,242	
\$500,000 and Over	Exposure	32,684.3	20.2	1.0	0.0	161,635.9	100.0
	Premium	69,567,896	22.6	2,456	0.0	307,687,393	100.0
	Average	\$2,128		\$2,456		\$1,904	
Total	Exposure	190,143.3	14.3	229.2	0.0	1,328,560.4	100.0
	Premium	204,672,362	15.0	165,560	0.0	1,365,703,553	100.0
	Average	\$1,076		\$722		\$1,028	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Massachusetts

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	169.6	16.5			18.5	1.8	828.2	80.5
	Premium	48,483	8.1	*		5,552	0.9	545,311	91.1
	Average	\$286				\$300		\$658	
\$50,000 to \$74,999	Exposure	159.1	17.0	1.0	0.1	34.8	3.7	715.8	76.5
	Premium	60,474	12.9	286	0.1	13,289	2.8	393,785	83.8
	Average	\$380		\$286		\$382		\$550	
\$75,000 to \$99,999	Exposure	122.2	9.0			65.3	4.8	1,142.6	83.8
	Premium	57,366	6.7	*		30,782	3.6	758,061	88.0
	Average	\$470				\$471		\$663	
\$100,000 to \$124,999	Exposure	237.8	5.6	3.0	0.1	70.6	1.7	3,885.9	91.1
	Premium	161,900	5.4	1,291	0.0	43,980	1.5	2,732,240	91.6
	Average	\$681		\$430		\$623		\$703	
\$125,000 to \$149,999	Exposure	236.2	2.3			148.6	1.4	9,644.3	93.8
	Premium	147,321	1.9	*		97,900	1.3	7,319,769	94.2
	Average	\$624				\$659		\$759	
\$150,000 to \$174,999	Exposure	255.4	1.0	2.0	0.0	448.3	1.7	24,591.9	94.5
	Premium	202,083	1.0	887	0.0	310,525	1.5	19,893,946	94.6
	Average	\$791		\$444		\$693		\$809	
\$175,000 to \$199,999	Exposure	312.9	0.6			946.2	1.9	46,924.8	95.0
	Premium	222,868	0.5	*		732,665	1.7	40,457,866	95.1
	Average	\$712				\$774		\$862	
\$200,000 to \$299,999	Exposure	1,425.0	0.3	2.0	0.0	9,975.8	2.4	397,078.9	94.5
	Premium	1,154,012	0.3	573	0.0	9,230,754	2.1	411,980,181	94.8
	Average	\$810		\$287		\$925		\$1,038	
\$300,000 to \$399,999	Exposure	895.8	0.2	5.8	0.0	11,693.8	2.7	401,118.8	94.1
	Premium	804,644	0.1	5,565	0.0	12,982,413	2.4	510,864,985	94.5
	Average	\$898		\$968		\$1,110		\$1,274	
\$400,000 to \$499,999	Exposure	379.3	0.1	2.0	0.0	7,629.6	2.9	243,513.3	93.4
	Premium	390,417	0.1	2,660	0.0	10,262,348	2.5	379,105,597	93.9
	Average	\$1,029		\$1,330		\$1,345		\$1,557	
\$500,000 and Over	Exposure	411.0	0.1			8,761.4	2.6	309,812.4	91.3
	Premium	478,693	0.1	*		17,230,153	2.1	714,755,989	87.4
	Average	\$1,165				\$1,967		\$2,307	
Total	Exposure	4,604.3	0.3	15.8	0.0	39,792.8	2.6	1,439,256.9	93.4
	Premium	3,728,261	0.2	11,262	0.0	50,940,361	2.2	2,088,807,730	91.9
	Average	\$810		\$715		\$1,280		\$1,451	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Massachusetts

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure					1,029.2	100.0
	Premium	*		*		598,792	100.0
	Average					\$582	
\$50,000 to \$74,999	Exposure	12.9	1.4	12.3	1.3	935.9	100.0
	Premium	858	0.2	1,422	0.3	470,114	100.0
	Average	\$66		\$115		\$502	
\$75,000 to \$99,999	Exposure	14.3	1.0	19.4	1.4	1,363.8	100.0
	Premium	5,355	0.6	9,965	1.2	861,529	100.0
	Average	\$376		\$513		\$632	
\$100,000 to \$124,999	Exposure	41.7	1.0	26.2	0.6	4,265.2	100.0
	Premium	28,212	0.9	15,975	0.5	2,983,598	100.0
	Average	\$677		\$611		\$700	
\$125,000 to \$149,999	Exposure	223.6	2.2	28.8	0.3	10,281.3	100.0
	Premium	185,162	2.4	21,782	0.3	7,771,934	100.0
	Average	\$828		\$758		\$756	
\$150,000 to \$174,999	Exposure	673.5	2.6	42.5	0.2	26,013.6	100.0
	Premium	580,993	2.8	32,868	0.2	21,021,302	100.0
	Average	\$863		\$773		\$808	
\$175,000 to \$199,999	Exposure	1,202.1	2.4	25.9	0.1	49,411.9	100.0
	Premium	1,102,911	2.6	26,778	0.1	42,543,088	100.0
	Average	\$917		\$1,033		\$861	
\$200,000 to \$299,999	Exposure	11,567.9	2.8	122.8	0.0	420,172.5	100.0
	Premium	12,140,164	2.8	133,538	0.0	434,639,222	100.0
	Average	\$1,049		\$1,087		\$1,034	
\$300,000 to \$399,999	Exposure	12,659.8	3.0	78.6	0.0	426,452.5	100.0
	Premium	16,085,291	3.0	105,640	0.0	540,848,538	100.0
	Average	\$1,271		\$1,344		\$1,268	
\$400,000 to \$499,999	Exposure	9,301.3	3.6	34.3	0.0	260,859.8	100.0
	Premium	13,824,158	3.4	55,747	0.0	403,640,927	100.0
	Average	\$1,486		\$1,624		\$1,547	
\$500,000 and Over	Exposure	20,514.8	6.0	15.4	0.0	339,515.1	100.0
	Premium	84,932,816	10.4	33,130	0.0	817,430,781	100.0
	Average	\$4,140		\$2,149		\$2,408	
Total	Exposure	56,225.5	3.7	405.6	0.0	1,540,300.8	100.0
	Premium	128,885,674	5.7	436,537	0.0	2,272,809,825	100.0
	Average	\$2,292		\$1,076		\$1,476	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Michigan

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	5,391.7	50.6	87.1	0.8	1,493.0	14.0	3,245.2	30.4
	Premium	5,679,355	55.3	31,854	0.3	2,084,123	20.3	2,130,700	20.7
	Average	\$1,053		\$366		\$1,396		\$657	
\$50,000 to \$74,999	Exposure	4,454.0	20.5	238.3	1.1	1,949.8	9.0	14,551.6	67.0
	Premium	5,466,767	30.7	111,071	0.6	2,684,553	15.1	9,060,207	50.8
	Average	\$1,227		\$466		\$1,377		\$623	
\$75,000 to \$99,999	Exposure	2,174.3	4.4	99.3	0.2	1,929.6	3.9	44,259.1	88.9
	Premium	2,871,755	8.3	55,479	0.2	2,318,214	6.7	28,271,851	81.6
	Average	\$1,321		\$559		\$1,201		\$639	
\$100,000 to \$124,999	Exposure	1,925.0	1.6	77.4	0.1	3,988.3	3.4	107,042.7	91.5
	Premium	2,664,228	3.2	44,292	0.1	3,923,749	4.7	74,095,815	88.2
	Average	\$1,384		\$572		\$984		\$692	
\$125,000 to \$149,999	Exposure	803.7	0.4	14.6	0.0	6,946.0	3.8	166,749.0	91.3
	Premium	1,056,517	0.8	11,050	0.0	5,759,438	4.2	122,192,010	89.9
	Average	\$1,315		\$758		\$829		\$733	
\$150,000 to \$174,999	Exposure	793.4	0.3	16.3	0.0	11,967.4	4.9	216,177.1	89.4
	Premium	1,118,145	0.6	13,652	0.0	9,819,406	5.2	166,987,296	88.4
	Average	\$1,409		\$840		\$821		\$772	
\$175,000 to \$199,999	Exposure	421.9	0.2	11.3	0.0	15,480.4	6.0	225,194.1	87.7
	Premium	595,898	0.3	9,505	0.0	12,723,976	6.1	182,507,969	87.1
	Average	\$1,412		\$839		\$822		\$810	
\$200,000 to \$299,999	Exposure	774.8	0.1	12.9	0.0	47,749.5	6.3	654,204.1	86.1
	Premium	1,285,127	0.2	11,527	0.0	43,896,451	6.3	592,767,409	85.6
	Average	\$1,659		\$892		\$919		\$906	
\$300,000 to \$399,999	Exposure	239.8	0.1	4.5	0.0	18,321.8	5.7	275,618.8	85.1
	Premium	461,558	0.1	4,681	0.0	20,163,774	5.7	302,422,402	84.9
	Average	\$1,925		\$1,040		\$1,101		\$1,097	
\$400,000 to \$499,999	Exposure	92.8	0.1	0.4	0.0	5,312.0	4.5	99,613.8	85.1
	Premium	190,513	0.1	97	0.0	7,061,168	4.6	132,065,341	85.2
	Average	\$2,054		\$233		\$1,329		\$1,326	
\$500,000 and Over	Exposure	88.7	0.1	3.0	0.0	5,131.2	4.4	95,351.8	82.6
	Premium	200,160	0.1	4,696	0.0	9,892,559	4.0	198,291,993	79.4
	Average	\$2,257		\$1,565		\$1,928		\$2,080	
Total	Exposure	17,159.9	0.8	565.0	0.0	120,268.9	5.5	1,902,007.2	86.6
	Premium	21,590,023	1.0	297,904	0.0	120,327,411	5.6	1,810,792,993	84.8
	Average	\$1,258		\$527		\$1,000		\$952	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Michigan

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	155.1	1.5	290.1	2.7	10,662.1	100.0
	Premium	158,235	1.5	190,353	1.9	10,274,620	100.0
	Average	\$1,020		\$656		\$964	
\$50,000 to \$74,999	Exposure	330.6	1.5	183.2	0.8	21,707.3	100.0
	Premium	372,238	2.1	140,086	0.8	17,834,922	100.0
	Average	\$1,126		\$765		\$822	
\$75,000 to \$99,999	Exposure	1,148.5	2.3	153.0	0.3	49,763.7	100.0
	Premium	999,997	2.9	135,466	0.4	34,652,762	100.0
	Average	\$871		\$885		\$696	
\$100,000 to \$124,999	Exposure	3,816.1	3.3	80.8	0.1	116,930.3	100.0
	Premium	3,241,075	3.9	76,518	0.1	84,045,677	100.0
	Average	\$849		\$947		\$719	
\$125,000 to \$149,999	Exposure	8,006.0	4.4	35.8	0.0	182,555.0	100.0
	Premium	6,798,957	5.0	29,978	0.0	135,847,950	100.0
	Average	\$849		\$839		\$744	
\$150,000 to \$174,999	Exposure	12,795.1	5.3	23.6	0.0	241,772.8	100.0
	Premium	10,842,718	5.7	27,369	0.0	188,808,586	100.0
	Average	\$847		\$1,161		\$781	
\$175,000 to \$199,999	Exposure	15,617.7	6.1	8.8	0.0	256,734.2	100.0
	Premium	13,618,277	6.5	9,167	0.0	209,464,792	100.0
	Average	\$872		\$1,048		\$816	
\$200,000 to \$299,999	Exposure	57,178.0	7.5	5.8	0.0	759,925.1	100.0
	Premium	54,904,233	7.9	5,432	0.0	692,870,179	100.0
	Average	\$960		\$945		\$912	
\$300,000 to \$399,999	Exposure	29,677.2	9.2	3.0	0.0	323,865.1	100.0
	Premium	33,201,484	9.3	3,585	0.0	356,257,484	100.0
	Average	\$1,119		\$1,195		\$1,100	
\$400,000 to \$499,999	Exposure	12,012.7	10.3			117,031.7	100.0
	Premium	15,725,830	10.1	*		155,042,949	100.0
	Average	\$1,309				\$1,325	
\$500,000 and Over	Exposure	14,931.5	12.9	1.0	0.0	115,507.1	100.0
	Premium	41,491,509	16.6	2,291	0.0	249,883,208	100.0
	Average	\$2,779		\$2,291		\$2,163	
Total	Exposure	155,668.3	7.1	784.9	0.0	2,196,454.3	100.0
	Premium	181,354,553	8.5	620,245	0.0	2,134,983,129	100.0
	Average	\$1,165		\$790		\$972	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Minnesota

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	702.7	10.0	433.2	6.2	566.6	8.1	3,379.0	48.0
	Premium	310,788	12.7	25,993	1.1	263,298	10.7	1,584,837	64.5
	Average	\$442		\$60		\$465		\$469	
\$50,000 to \$74,999	Exposure	791.3	9.1	47.3	0.5	457.3	5.3	5,993.3	69.0
	Premium	427,958	9.4	24,194	0.5	255,670	5.6	3,521,531	77.3
	Average	\$541		\$511		\$559		\$588	
\$75,000 to \$99,999	Exposure	754.0	4.5	51.0	0.3	586.1	3.5	13,824.1	82.0
	Premium	466,942	4.1	31,923	0.3	373,783	3.3	9,755,148	85.0
	Average	\$619		\$626		\$638		\$706	
\$100,000 to \$124,999	Exposure	1,052.2	2.9	45.5	0.1	845.2	2.4	30,014.8	83.5
	Premium	840,318	3.0	31,147	0.1	626,884	2.2	23,963,839	84.7
	Average	\$799		\$685		\$742		\$798	
\$125,000 to \$149,999	Exposure	750.5	1.2	52.5	0.1	1,095.6	1.7	51,407.9	81.8
	Premium	573,274	1.0	38,618	0.1	908,807	1.6	45,882,002	82.7
	Average	\$764		\$736		\$830		\$893	
\$150,000 to \$174,999	Exposure	994.0	1.0	18.8	0.0	1,679.8	1.7	78,287.4	78.2
	Premium	838,443	0.9	15,488	0.0	1,597,701	1.6	76,750,034	79.1
	Average	\$844		\$822		\$951		\$980	
\$175,000 to \$199,999	Exposure	685.3	0.5	18.4	0.0	2,419.3	1.9	97,737.7	75.8
	Premium	610,480	0.4	16,160	0.0	2,480,100	1.8	104,448,857	76.8
	Average	\$891		\$877		\$1,025		\$1,069	
\$200,000 to \$299,999	Exposure	1,755.3	0.3	38.9	0.0	14,109.8	2.7	372,381.2	71.3
	Premium	1,487,245	0.2	37,983	0.0	18,078,471	2.8	465,864,679	72.7
	Average	\$847		\$976		\$1,281		\$1,251	
\$300,000 to \$399,999	Exposure	526.0	0.2	7.3	0.0	8,594.6	3.3	180,113.7	69.4
	Premium	568,743	0.1	10,152	0.0	14,069,658	3.7	273,221,639	71.2
	Average	\$1,081		\$1,384		\$1,637		\$1,517	
\$400,000 to \$499,999	Exposure	142.7	0.1	6.0	0.0	3,766.5	3.6	71,792.4	67.9
	Premium	208,078	0.1	9,391	0.0	7,319,910	3.9	130,619,710	70.2
	Average	\$1,458		\$1,565		\$1,943		\$1,819	
\$500,000 and Over	Exposure	104.2	0.1	4.0	0.0	3,455.8	3.6	62,070.4	64.7
	Premium	180,845	0.1	7,259	0.0	10,154,409	4.2	159,788,956	66.0
	Average	\$1,736		\$1,815		\$2,938		\$2,574	
Total	Exposure	8,258.0	0.6	723.0	0.1	37,576.5	2.8	967,001.8	72.0
	Premium	6,513,114	0.4	248,308	0.0	56,128,691	3.1	1,295,401,232	72.5
	Average	\$789		\$343		\$1,494		\$1,340	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Minnesota

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	37.3	0.5	1,917.5	27.3	7,036.3	100.0
	Premium	12,251	0.5	258,818	10.5	2,455,985	100.0
	Average	\$328		\$135		\$349	
\$50,000 to \$74,999	Exposure	181.8	2.1	1,217.3	14.0	8,688.3	100.0
	Premium	99,170	2.2	225,396	4.9	4,553,919	100.0
	Average	\$546		\$185		\$524	
\$75,000 to \$99,999	Exposure	1,053.8	6.3	584.8	3.5	16,853.8	100.0
	Premium	666,488	5.8	182,259	1.6	11,476,543	100.0
	Average	\$632		\$312		\$681	
\$100,000 to \$124,999	Exposure	3,522.8	9.8	445.6	1.2	35,925.9	100.0
	Premium	2,616,506	9.3	202,433	0.7	28,281,127	100.0
	Average	\$743		\$454		\$787	
\$125,000 to \$149,999	Exposure	9,312.8	14.8	245.4	0.4	62,864.8	100.0
	Premium	7,902,229	14.3	144,341	0.3	55,449,271	100.0
	Average	\$849		\$588		\$882	
\$150,000 to \$174,999	Exposure	18,869.7	18.8	323.7	0.3	100,173.3	100.0
	Premium	17,639,350	18.2	228,638	0.2	97,069,654	100.0
	Average	\$935		\$706		\$969	
\$175,000 to \$199,999	Exposure	27,929.3	21.7	195.0	0.2	128,984.8	100.0
	Premium	28,254,395	20.8	169,292	0.1	135,979,284	100.0
	Average	\$1,012		\$868		\$1,054	
\$200,000 to \$299,999	Exposure	133,382.8	25.6	271.4	0.1	521,939.5	100.0
	Premium	154,842,144	24.2	291,355	0.0	640,601,877	100.0
	Average	\$1,161		\$1,073		\$1,227	
\$300,000 to \$399,999	Exposure	70,208.3	27.1	41.7	0.0	259,491.5	100.0
	Premium	95,810,117	25.0	67,052	0.0	383,747,361	100.0
	Average	\$1,365		\$1,609		\$1,479	
\$400,000 to \$499,999	Exposure	29,978.1	28.4	4.9	0.0	105,690.6	100.0
	Premium	47,789,679	25.7	13,580	0.0	185,960,348	100.0
	Average	\$1,594		\$2,762		\$1,759	
\$500,000 and Over	Exposure	30,339.2	31.6			95,973.6	100.0
	Premium	71,964,086	29.7	*		242,095,555	100.0
	Average	\$2,372				\$2,523	
Total	Exposure	324,815.8	24.2	5,247.2	0.4	1,343,622.3	100.0
	Premium	427,596,415	23.9	1,783,164	0.1	1,787,670,924	100.0
	Average	\$1,316		\$340		\$1,330	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Mississippi

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	12,007.1	75.1	179.8	1.1	239.7	1.5	1,587.0	9.9
	Premium	5,566,175	71.3	126,520	1.6	159,120	2.0	1,101,293	14.1
	Average	\$464		\$704		\$664		\$694	
\$50,000 to \$74,999	Exposure	6,756.8	32.2	442.8	2.1	1,205.3	5.7	9,467.6	45.1
	Premium	6,004,867	33.9	407,073	2.3	1,037,720	5.9	7,647,006	43.2
	Average	\$889		\$919		\$861		\$808	
\$75,000 to \$99,999	Exposure	3,688.2	10.0	223.2	0.6	1,529.2	4.1	28,581.0	77.3
	Premium	6,518,377	16.2	263,546	0.7	1,573,426	3.9	28,786,586	71.4
	Average	\$1,767		\$1,181		\$1,029		\$1,007	
\$100,000 to \$124,999	Exposure	2,073.3	4.0	77.8	0.1	2,201.6	4.2	45,797.0	87.4
	Premium	8,606,717	12.8	116,810	0.2	2,340,854	3.5	53,629,357	79.5
	Average	\$4,151		\$1,502		\$1,063		\$1,171	
\$125,000 to \$149,999	Exposure	836.2	1.5	12.6	0.0	3,164.1	5.6	51,084.8	90.5
	Premium	8,157,887	10.3	20,202	0.0	3,211,210	4.1	66,080,486	83.4
	Average	\$9,756		\$1,605		\$1,015		\$1,294	
\$150,000 to \$174,999	Exposure	588.4	1.0			3,941.3	6.7	52,880.1	90.3
	Premium	8,072,379	9.3	*		4,258,466	4.9	73,301,120	84.0
	Average	\$13,719				\$1,080		\$1,386	
\$175,000 to \$199,999	Exposure	287.1	0.6			3,895.5	7.6	46,240.6	90.6
	Premium	5,943,495	7.6	*		4,315,256	5.5	67,511,606	85.8
	Average	\$20,703				\$1,108		\$1,460	
\$200,000 to \$299,999	Exposure	435.7	0.4			8,594.4	7.7	101,198.8	90.2
	Premium	13,114,947	6.7	*		11,135,906	5.7	167,405,064	85.9
	Average	\$30,103				\$1,296		\$1,654	
\$300,000 to \$399,999	Exposure	68.9	0.2			2,480.8	7.3	30,589.8	89.8
	Premium	4,193,274	5.8	*		4,250,716	5.9	61,545,429	85.7
	Average	\$60,846				\$1,713		\$2,012	
\$400,000 to \$499,999	Exposure	25.3	0.2			1,027.0	7.8	11,746.3	89.1
	Premium	1,573,033	4.8	*		2,307,714	7.0	28,128,996	85.4
	Average	\$62,093				\$2,247		\$2,395	
\$500,000 and Over	Exposure	26.6	0.2			991.4	7.5	11,624.7	88.4
	Premium	1,753,936	3.6	*		3,262,448	6.8	40,880,803	84.8
	Average	\$65,979				\$3,291		\$3,517	
Total	Exposure	26,793.5	5.8	936.1	0.2	29,270.1	6.3	390,797.5	84.0
	Premium	69,505,087	9.6	934,151	0.1	37,852,836	5.2	596,017,746	82.1
	Average	\$2,594		\$998		\$1,293		\$1,525	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Mississippi

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	13.9	0.1	1,950.6	12.2	15,978.0	100.0
	Premium	4,377	0.1	846,736	10.8	7,804,221	100.0
	Average	\$315		\$434		\$488	
\$50,000 to \$74,999	Exposure			3,104.2	14.8	20,976.7	100.0
	Premium	*		2,618,779	14.8	17,715,445	100.0
	Average			\$844		\$845	
\$75,000 to \$99,999	Exposure	2.0	0.0	2,958.4	8.0	36,981.9	100.0
	Premium	1,122	0.0	3,180,998	7.9	40,324,055	100.0
	Average	\$561		\$1,075		\$1,090	
\$100,000 to \$124,999	Exposure	36.6	0.1	2,226.8	4.2	52,413.0	100.0
	Premium	45,869	0.1	2,734,288	4.1	67,473,895	100.0
	Average	\$1,254		\$1,228		\$1,287	
\$125,000 to \$149,999	Exposure	130.2	0.2	1,209.8	2.1	56,437.6	100.0
	Premium	173,118	0.2	1,614,039	2.0	79,256,942	100.0
	Average	\$1,330		\$1,334		\$1,404	
\$150,000 to \$174,999	Exposure	258.3	0.4	908.8	1.6	58,576.8	100.0
	Premium	332,253	0.4	1,277,645	1.5	87,241,863	100.0
	Average	\$1,287		\$1,406		\$1,489	
\$175,000 to \$199,999	Exposure	452.7	0.9	159.7	0.3	51,035.5	100.0
	Premium	606,643	0.8	302,832	0.4	78,679,832	100.0
	Average	\$1,340		\$1,897		\$1,542	
\$200,000 to \$299,999	Exposure	1,706.2	1.5	255.4	0.2	112,190.4	100.0
	Premium	2,695,278	1.4	589,529	0.3	194,940,724	100.0
	Average	\$1,580		\$2,308		\$1,738	
\$300,000 to \$399,999	Exposure	873.7	2.6	42.6	0.1	34,055.7	100.0
	Premium	1,713,658	2.4	114,828	0.2	71,817,905	100.0
	Average	\$1,961		\$2,697		\$2,109	
\$400,000 to \$499,999	Exposure	374.9	2.8	13.2	0.1	13,186.8	100.0
	Premium	872,740	2.7	46,660	0.1	32,929,143	100.0
	Average	\$2,328		\$3,544		\$2,497	
\$500,000 and Over	Exposure	503.9	3.8	6.8	0.1	13,153.3	100.0
	Premium	2,284,194	4.7	26,946	0.1	48,208,327	100.0
	Average	\$4,533		\$3,992		\$3,665	
Total	Exposure	4,352.3	0.9	12,836.3	2.8	464,985.7	100.0
	Premium	8,729,252	1.2	13,353,280	1.8	726,392,352	100.0
	Average	\$2,006		\$1,040		\$1,562	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Missouri

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	5,601.9	60.2	7.2	0.1	122.4	1.3	2,123.2	22.8
	Premium	1,898,331	40.7	2,975	0.1	87,712	1.9	1,645,054	35.3
	Average	\$339		\$415		\$717		\$775	
\$50,000 to \$74,999	Exposure	4,000.5	20.8	17.2	0.1	757.8	3.9	9,540.4	49.6
	Premium	1,982,180	13.5	9,969	0.1	579,911	3.9	7,700,464	52.3
	Average	\$495		\$581		\$765		\$807	
\$75,000 to \$99,999	Exposure	2,365.0	6.0	23.2	0.1	1,015.8	2.6	28,319.8	72.2
	Premium	1,521,284	4.5	16,311	0.0	907,517	2.7	24,117,064	70.9
	Average	\$643		\$704		\$893		\$852	
\$100,000 to \$124,999	Exposure	1,519.9	1.9	17.8	0.0	1,498.3	1.9	60,558.9	77.1
	Premium	1,302,500	1.8	13,201	0.0	1,466,902	2.0	55,728,805	75.6
	Average	\$857		\$744		\$979		\$920	
\$125,000 to \$149,999	Exposure	764.9	0.6	24.0	0.0	1,839.3	1.5	93,687.9	76.5
	Premium	686,106	0.6	26,980	0.0	1,911,036	1.5	93,287,740	75.7
	Average	\$897		\$1,124		\$1,039		\$996	
\$150,000 to \$174,999	Exposure	700.7	0.5	13.0	0.0	2,848.0	1.8	114,862.8	74.5
	Premium	711,819	0.4	12,757	0.0	3,125,226	1.9	122,574,028	73.9
	Average	\$1,016		\$981		\$1,097		\$1,067	
\$175,000 to \$199,999	Exposure	345.8	0.2	6.7	0.0	3,292.6	2.2	111,953.4	73.4
	Premium	358,809	0.2	7,948	0.0	3,827,806	2.2	127,572,894	73.2
	Average	\$1,038		\$1,192		\$1,163		\$1,140	
\$200,000 to \$299,999	Exposure	855.8	0.2	15.0	0.0	10,728.9	2.6	305,766.4	72.7
	Premium	936,504	0.2	17,871	0.0	13,917,545	2.6	390,233,847	72.8
	Average	\$1,094		\$1,191		\$1,297		\$1,276	
\$300,000 to \$399,999	Exposure	241.3	0.1	3.7	0.0	4,552.1	2.6	128,991.3	73.7
	Premium	332,028	0.1	4,430	0.0	7,183,125	2.8	193,503,900	74.1
	Average	\$1,376		\$1,208		\$1,578		\$1,500	
\$400,000 to \$499,999	Exposure	54.3	0.1			1,531.5	2.4	46,996.5	73.1
	Premium	121,376	0.1	*		2,845,977	2.5	83,030,250	73.8
	Average	\$2,237				\$1,858		\$1,767	
\$500,000 and Over	Exposure	59.1	0.1	1.0	0.0	1,220.8	1.9	43,586.4	66.7
	Premium	125,187	0.1	3,104	0.0	3,313,893	1.9	111,945,816	64.3
	Average	\$2,119		\$3,104		\$2,715		\$2,568	
Total	Exposure	16,509.0	1.3	128.6	0.0	29,407.4	2.3	946,387.0	72.8
	Premium	9,976,124	0.6	115,546	0.0	39,166,650	2.3	1,211,339,862	72.3
	Average	\$604		\$899		\$1,332		\$1,280	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Missouri

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	110.0	1.2	1,340.9	14.4	9,305.6	100.0
	Premium	86,092	1.8	946,550	20.3	4,666,714	100.0
	Average	\$783		\$706		\$501	
\$50,000 to \$74,999	Exposure	591.1	3.1	4,332.3	22.5	19,239.3	100.0
	Premium	590,293	4.0	3,870,981	26.3	14,733,798	100.0
	Average	\$999		\$894		\$766	
\$75,000 to \$99,999	Exposure	3,201.8	8.2	4,305.3	11.0	39,230.8	100.0
	Premium	2,978,479	8.8	4,466,801	13.1	34,007,456	100.0
	Average	\$930		\$1,038		\$867	
\$100,000 to \$124,999	Exposure	11,886.9	15.1	3,022.8	3.9	78,504.5	100.0
	Premium	11,764,170	16.0	3,392,581	4.6	73,668,159	100.0
	Average	\$990		\$1,122		\$938	
\$125,000 to \$149,999	Exposure	24,347.3	19.9	1,733.6	1.4	122,397.1	100.0
	Premium	25,360,062	20.6	2,029,171	1.6	123,301,095	100.0
	Average	\$1,042		\$1,171		\$1,007	
\$150,000 to \$174,999	Exposure	34,469.6	22.3	1,336.9	0.9	154,231.0	100.0
	Premium	37,751,867	22.8	1,687,223	1.0	165,862,920	100.0
	Average	\$1,095		\$1,262		\$1,075	
\$175,000 to \$199,999	Exposure	36,175.7	23.7	676.8	0.4	152,450.9	100.0
	Premium	41,618,206	23.9	891,426	0.5	174,277,089	100.0
	Average	\$1,150		\$1,317		\$1,143	
\$200,000 to \$299,999	Exposure	101,861.2	24.2	1,147.1	0.3	420,374.3	100.0
	Premium	129,312,135	24.1	1,681,249	0.3	536,099,151	100.0
	Average	\$1,269		\$1,466		\$1,275	
\$300,000 to \$399,999	Exposure	40,889.5	23.4	253.1	0.1	174,930.8	100.0
	Premium	59,716,569	22.9	429,490	0.2	261,169,542	100.0
	Average	\$1,460		\$1,697		\$1,493	
\$400,000 to \$499,999	Exposure	15,621.1	24.3	84.3	0.1	64,287.6	100.0
	Premium	26,323,672	23.4	161,677	0.1	112,482,952	100.0
	Average	\$1,685		\$1,919		\$1,750	
\$500,000 and Over	Exposure	20,416.6	31.3	41.2	0.1	65,325.0	100.0
	Premium	58,499,016	33.6	145,207	0.1	174,032,223	100.0
	Average	\$2,865		\$3,527		\$2,664	
Total	Exposure	289,570.7	22.3	18,274.3	1.4	1,300,276.9	100.0
	Premium	394,000,561	23.5	19,702,356	1.2	1,674,301,099	100.0
	Average	\$1,361		\$1,078		\$1,288	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Montana

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	207.8	40.0	2.0	0.4	7.8	1.5	200.3	38.6
	Premium	97,842	45.8	1,109	0.5	2,184	1.0	97,171	45.5
	Average	\$471		\$555		\$279		\$485	
\$50,000 to \$74,999	Exposure	253.6	18.0	8.0	0.6	21.8	1.5	947.8	67.2
	Premium	103,818	14.5	3,328	0.5	13,188	1.8	528,361	73.9
	Average	\$409		\$416		\$604		\$557	
\$75,000 to \$99,999	Exposure	256.1	6.4	3.5	0.1	73.7	1.9	3,360.6	84.4
	Premium	115,851	4.5	1,872	0.1	50,116	1.9	2,257,480	86.8
	Average	\$452		\$535		\$680		\$672	
\$100,000 to \$124,999	Exposure	271.8	2.6			221.1	2.1	9,003.4	87.4
	Premium	166,602	2.1	*		162,081	2.0	6,953,939	87.3
	Average	\$613				\$733		\$772	
\$125,000 to \$149,999	Exposure	239.3	1.3	3.0	0.0	499.3	2.8	15,497.3	86.7
	Premium	125,192	0.8	1,758	0.0	396,489	2.6	13,155,392	86.3
	Average	\$523		\$586		\$794		\$849	
\$150,000 to \$174,999	Exposure	249.4	1.0	1.0	0.0	721.7	3.0	20,450.0	84.5
	Premium	143,674	0.6	1,116	0.0	619,405	2.8	18,714,343	84.0
	Average	\$576		\$1,116		\$858		\$915	
\$175,000 to \$199,999	Exposure	189.8	0.8	1.0	0.0	782.7	3.1	21,183.5	84.0
	Premium	114,295	0.5	295	0.0	744,628	3.0	20,659,530	82.7
	Average	\$602		\$295		\$951		\$975	
\$200,000 to \$299,999	Exposure	334.6	0.5	3.0	0.0	2,141.4	3.1	58,684.4	84.5
	Premium	220,219	0.3	1,378	0.0	2,246,149	2.9	64,020,197	82.8
	Average	\$658		\$459		\$1,049		\$1,091	
\$300,000 to \$399,999	Exposure	208.4	0.8	3.0	0.0	717.5	2.8	21,950.5	84.3
	Premium	102,522	0.3	2,289	0.0	944,579	2.7	28,689,327	83.0
	Average	\$492		\$763		\$1,316		\$1,307	
\$400,000 to \$499,999	Exposure	70.8	0.7	1.0	0.0	229.5	2.4	8,087.6	84.2
	Premium	49,486	0.3	1,065	0.0	357,686	2.3	12,829,141	83.2
	Average	\$699		\$1,065		\$1,559		\$1,586	
\$500,000 and Over	Exposure	107.6	1.0			212.7	1.9	9,101.7	80.6
	Premium	49,295	0.2	*		447,760	1.5	22,545,408	75.4
	Average	\$458				\$2,105		\$2,477	
Total	Exposure	2,389.2	1.2	25.4	0.0	5,629.2	2.8	168,467.1	84.3
	Premium	1,288,796	0.6	14,000	0.0	5,984,265	2.6	190,450,289	82.4
	Average	\$539		\$551		\$1,063		\$1,130	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Montana

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	5.3	1.0	96.0	18.5	519.3	100.0
	Premium	996	0.5	14,164	6.6	213,466	100.0
	Average	\$190		\$148		\$411	
\$50,000 to \$74,999	Exposure	15.0	1.1	164.8	11.7	1,411.0	100.0
	Premium	6,226	0.9	60,396	8.4	715,317	100.0
	Average	\$415		\$366		\$507	
\$75,000 to \$99,999	Exposure	162.6	4.1	123.6	3.1	3,980.0	100.0
	Premium	110,666	4.3	66,288	2.5	2,602,273	100.0
	Average	\$681		\$536		\$654	
\$100,000 to \$124,999	Exposure	700.3	6.8	100.0	1.0	10,296.5	100.0
	Premium	615,575	7.7	63,282	0.8	7,961,269	100.0
	Average	\$879		\$633		\$773	
\$125,000 to \$149,999	Exposure	1,554.4	8.7	80.0	0.4	17,873.3	100.0
	Premium	1,495,362	9.8	62,637	0.4	15,236,830	100.0
	Average	\$962		\$783		\$852	
\$150,000 to \$174,999	Exposure	2,693.8	11.1	79.3	0.3	24,195.2	100.0
	Premium	2,743,187	12.3	68,507	0.3	22,290,232	100.0
	Average	\$1,018		\$864		\$921	
\$175,000 to \$199,999	Exposure	3,005.5	11.9	42.0	0.2	25,204.5	100.0
	Premium	3,428,176	13.7	44,426	0.2	24,991,350	100.0
	Average	\$1,141		\$1,058		\$992	
\$200,000 to \$299,999	Exposure	8,223.9	11.8	73.2	0.1	69,460.5	100.0
	Premium	10,770,103	13.9	86,988	0.1	77,345,034	100.0
	Average	\$1,310		\$1,189		\$1,114	
\$300,000 to \$399,999	Exposure	3,133.7	12.0	14.7	0.1	26,027.8	100.0
	Premium	4,803,354	13.9	19,392	0.1	34,561,463	100.0
	Average	\$1,533		\$1,322		\$1,328	
\$400,000 to \$499,999	Exposure	1,214.8	12.6	4.0	0.0	9,607.7	100.0
	Premium	2,164,784	14.0	8,601	0.1	15,410,763	100.0
	Average	\$1,782		\$2,150		\$1,604	
\$500,000 and Over	Exposure	1,864.7	16.5			11,286.6	100.0
	Premium	6,861,578	22.9	*		29,904,041	100.0
	Average	\$3,680				\$2,650	
Total	Exposure	22,573.9	11.3	777.5	0.4	199,862.3	100.0
	Premium	33,000,007	14.3	494,681	0.2	231,232,038	100.0
	Average	\$1,462		\$636		\$1,157	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Nebraska

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	1,060.3	22.5	128.3	2.7	1,001.8	21.2	2,203.5	46.7
	Premium	345,982	13.6	30,810	1.2	610,923	24.0	1,372,912	53.9
	Average	\$326		\$240		\$610		\$623	
\$50,000 to \$74,999	Exposure	913.3	11.9	72.9	0.9	1,988.1	25.9	4,198.8	54.6
	Premium	461,210	7.6	43,840	0.7	1,475,423	24.3	3,575,284	59.0
	Average	\$505		\$601		\$742		\$851	
\$75,000 to \$99,999	Exposure	734.9	4.1	38.3	0.2	2,863.6	16.0	13,186.2	73.7
	Premium	443,166	2.6	26,714	0.2	2,471,624	14.7	12,785,079	75.9
	Average	\$603		\$697		\$863		\$970	
\$100,000 to \$124,999	Exposure	600.3	1.5	19.0	0.0	3,460.3	8.8	31,770.2	81.3
	Premium	453,537	1.1	17,334	0.0	3,381,197	8.2	33,834,110	82.0
	Average	\$756		\$912		\$977		\$1,065	
\$125,000 to \$149,999	Exposure	395.9	0.6	8.0	0.0	3,939.0	6.3	50,870.8	81.7
	Premium	311,511	0.4	7,770	0.0	4,133,625	5.8	58,315,378	82.1
	Average	\$787		\$971		\$1,049		\$1,146	
\$150,000 to \$174,999	Exposure	266.6	0.4	4.3	0.0	4,234.8	5.9	57,721.3	80.2
	Premium	216,080	0.2	4,474	0.0	4,734,713	5.4	70,792,425	80.9
	Average	\$811		\$1,032		\$1,118		\$1,226	
\$175,000 to \$199,999	Exposure	173.8	0.3	3.0	0.0	3,532.1	5.8	48,242.2	79.0
	Premium	145,380	0.2	6,060	0.0	4,139,797	5.2	64,164,872	80.3
	Average	\$837		\$2,020		\$1,172		\$1,330	
\$200,000 to \$299,999	Exposure	357.0	0.3	2.0	0.0	7,428.3	5.6	103,796.4	78.3
	Premium	223,850	0.1	3,878	0.0	9,727,138	5.0	156,746,782	80.1
	Average	\$627		\$1,939		\$1,309		\$1,510	
\$300,000 to \$399,999	Exposure	135.3	0.3	1.0	0.0	2,020.8	4.7	33,642.8	77.6
	Premium	81,762	0.1	1,019	0.0	3,118,136	4.1	61,027,227	79.6
	Average	\$605		\$1,019		\$1,543		\$1,814	
\$400,000 to \$499,999	Exposure	47.3	0.3			606.9	4.4	10,496.2	76.1
	Premium	41,764	0.1	*		1,169,408	4.1	22,617,949	78.4
	Average	\$882				\$1,927		\$2,155	
\$500,000 and Over	Exposure	31.4	0.3			519.6	4.5	8,291.0	72.3
	Premium	39,960	0.1	*		1,598,517	4.6	25,751,632	73.3
	Average	\$1,272				\$3,077		\$3,106	
Total	Exposure	4,716.1	1.0	276.9	0.1	31,595.0	6.8	364,419.3	78.2
	Premium	2,764,202	0.4	141,899	0.0	36,560,501	5.7	510,983,650	79.7
	Average	\$586		\$512		\$1,157		\$1,402	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Nebraska

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	6.2	0.1	321.7	6.8	4,721.8	100.0
	Premium	4,327	0.2	182,724	7.2	2,547,678	100.0
	Average	\$702		\$568		\$540	
\$50,000 to \$74,999	Exposure	46.3	0.6	469.1	6.1	7,688.6	100.0
	Premium	42,038	0.7	466,175	7.7	6,063,970	100.0
	Average	\$907		\$994		\$789	
\$75,000 to \$99,999	Exposure	663.3	3.7	411.6	2.3	17,897.9	100.0
	Premium	640,957	3.8	475,479	2.8	16,843,019	100.0
	Average	\$966		\$1,155		\$941	
\$100,000 to \$124,999	Exposure	2,844.6	7.3	406.4	1.0	39,100.7	100.0
	Premium	3,096,295	7.5	499,156	1.2	41,281,629	100.0
	Average	\$1,088		\$1,228		\$1,056	
\$125,000 to \$149,999	Exposure	6,786.2	10.9	292.3	0.5	62,292.2	100.0
	Premium	7,907,875	11.1	360,058	0.5	71,036,217	100.0
	Average	\$1,165		\$1,232		\$1,140	
\$150,000 to \$174,999	Exposure	9,558.7	13.3	159.8	0.2	71,945.5	100.0
	Premium	11,545,756	13.2	231,163	0.3	87,524,611	100.0
	Average	\$1,208		\$1,446		\$1,217	
\$175,000 to \$199,999	Exposure	9,029.3	14.8	89.8	0.1	61,070.1	100.0
	Premium	11,310,788	14.2	156,443	0.2	79,923,340	100.0
	Average	\$1,253		\$1,743		\$1,309	
\$200,000 to \$299,999	Exposure	20,869.3	15.7	71.3	0.1	132,524.2	100.0
	Premium	28,744,168	14.7	142,662	0.1	195,588,478	100.0
	Average	\$1,377		\$2,002		\$1,476	
\$300,000 to \$399,999	Exposure	7,556.8	17.4	7.0	0.0	43,363.7	100.0
	Premium	12,400,350	16.2	19,005	0.0	76,647,499	100.0
	Average	\$1,641		\$2,715		\$1,768	
\$400,000 to \$499,999	Exposure	2,645.3	19.2	2.7	0.0	13,798.4	100.0
	Premium	5,020,351	17.4	6,323	0.0	28,855,795	100.0
	Average	\$1,898		\$2,371		\$2,091	
\$500,000 and Over	Exposure	2,628.3	22.9	1.2	0.0	11,471.5	100.0
	Premium	7,723,421	22.0	2,729	0.0	35,116,259	100.0
	Average	\$2,939		\$2,339		\$3,061	
Total	Exposure	62,634.3	13.4	2,232.8	0.5	465,874.4	100.0
	Premium	88,436,326	13.8	2,541,917	0.4	641,428,495	100.0
	Average	\$1,412		\$1,138		\$1,377	

Table 4

2016 Average Premium by Amount of Insurance **Dwelling Fire and Homeowners Owner-Occupied Policy Forms** **Nevada**

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	106.5	6.2			1.6	0.1	55.2	3.2
	Premium	55,686	13.9	*		886	0.2	18,914	4.7
	Average	\$523				\$560		\$343	
\$50,000 to \$74,999	Exposure	73.0	8.8	1.0	0.1	5.1	0.6	253.2	30.7
	Premium	67,138	18.8	236	0.1	2,852	0.8	100,644	28.2
	Average	\$920		\$236		\$561		\$398	
\$75,000 to \$99,999	Exposure	117.8	5.6			12.1	0.6	1,556.6	73.7
	Premium	58,127	6.5	*		4,962	0.6	649,177	72.0
	Average	\$493				\$411		\$417	
\$100,000 to \$124,999	Exposure	235.3	2.8			68.6	0.8	7,400.7	87.1
	Premium	140,509	3.5	*		35,766	0.9	3,372,784	84.7
	Average	\$597				\$521		\$456	
\$125,000 to \$149,999	Exposure	283.4	1.4	3.0	0.0	257.9	1.2	18,110.7	86.9
	Premium	118,453	1.1	1,362	0.0	127,346	1.2	9,260,167	86.0
	Average	\$418		\$454		\$494		\$511	
\$150,000 to \$174,999	Exposure	427.9	1.0			874.0	2.1	33,338.3	81.2
	Premium	174,557	0.8	*		466,802	2.0	18,431,297	80.9
	Average	\$408				\$534		\$553	
\$175,000 to \$199,999	Exposure	543.3	0.9			1,761.2	3.0	46,161.9	78.0
	Premium	186,063	0.5	*		989,567	2.9	26,507,286	77.5
	Average	\$342				\$562		\$574	
\$200,000 to \$299,999	Exposure	2,442.5	1.0			8,494.1	3.5	179,074.1	74.3
	Premium	737,002	0.5	*		5,389,175	3.4	116,550,693	73.6
	Average	\$302				\$634		\$651	
\$300,000 to \$399,999	Exposure	740.8	0.7			3,600.1	3.3	79,322.8	73.5
	Premium	263,386	0.3	*		2,738,576	3.2	62,242,193	72.4
	Average	\$356				\$761		\$785	
\$400,000 to \$499,999	Exposure	248.3	0.6			1,299.5	3.1	30,375.3	72.1
	Premium	80,971	0.2	*		1,204,927	2.9	29,284,811	71.0
	Average	\$326				\$927		\$964	
\$500,000 and Over	Exposure	328.0	0.7			1,550.5	3.3	33,424.3	71.0
	Premium	172,838	0.2	*		2,249,602	2.9	51,783,277	66.1
	Average	\$527				\$1,451		\$1,549	
Total	Exposure	5,546.8	1.0	3.8	0.0	17,924.6	3.1	429,072.9	75.0
	Premium	2,054,730	0.5	1,256	0.0	13,210,461	3.0	318,201,243	72.7
	Average	\$370		\$335		\$737		\$742	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Nevada

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	30.0	1.7	1,531.8	88.8	1,725.0	100.0
	Premium	6,517	1.6	318,864	79.5	400,867	100.0
	Average	\$217		\$208		\$232	
\$50,000 to \$74,999	Exposure	5.0	0.6	488.3	59.1	825.5	100.0
	Premium	1,612	0.5	184,372	51.7	356,854	100.0
	Average	\$322		\$378		\$432	
\$75,000 to \$99,999	Exposure	89.8	4.3	334.8	15.9	2,111.1	100.0
	Premium	40,549	4.5	148,335	16.5	901,150	100.0
	Average	\$452		\$443		\$427	
\$100,000 to \$124,999	Exposure	585.7	6.9	206.0	2.4	8,496.2	100.0
	Premium	318,315	8.0	115,006	2.9	3,982,380	100.0
	Average	\$544		\$558		\$469	
\$125,000 to \$149,999	Exposure	2,059.5	9.9	118.4	0.6	20,832.9	100.0
	Premium	1,179,249	11.0	79,635	0.7	10,766,212	100.0
	Average	\$573		\$672		\$517	
\$150,000 to \$174,999	Exposure	6,270.8	15.3	137.3	0.3	41,048.3	100.0
	Premium	3,617,783	15.9	99,221	0.4	22,789,660	100.0
	Average	\$577		\$722		\$555	
\$175,000 to \$199,999	Exposure	10,677.2	18.0	61.2	0.1	59,204.8	100.0
	Premium	6,485,090	19.0	48,529	0.1	34,216,535	100.0
	Average	\$607		\$793		\$578	
\$200,000 to \$299,999	Exposure	50,755.3	21.1	175.0	0.1	240,940.9	100.0
	Premium	35,590,771	22.5	138,330	0.1	158,405,971	100.0
	Average	\$701		\$790		\$657	
\$300,000 to \$399,999	Exposure	24,269.2	22.5	50.6	0.0	107,983.4	100.0
	Premium	20,692,930	24.1	40,204	0.0	85,977,289	100.0
	Average	\$853		\$795		\$796	
\$400,000 to \$499,999	Exposure	10,191.8	24.2	26.5	0.1	42,141.3	100.0
	Premium	10,646,491	25.8	21,115	0.1	41,238,315	100.0
	Average	\$1,045		\$797		\$979	
\$500,000 and Over	Exposure	11,778.3	25.0	27.7	0.1	47,108.5	100.0
	Premium	24,173,297	30.8	16,720	0.0	78,395,392	100.0
	Average	\$2,052		\$604		\$1,664	
Total	Exposure	116,712.3	20.4	3,157.5	0.6	572,417.8	100.0
	Premium	102,752,604	23.5	1,210,331	0.3	437,430,625	100.0
	Average	\$880		\$383		\$764	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

New Hampshire

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	232.0	53.2	52.7	12.1	28.9	6.6	93.0	21.3
	Premium	51,788	43.8	22,404	19.0	10,123	8.6	29,280	24.8
	Average	\$223		\$425		\$350		\$315	
\$50,000 to \$74,999	Exposure	204.2	27.3	38.0	5.1	86.3	11.6	400.3	53.6
	Premium	65,491	22.6	19,804	6.8	36,387	12.6	162,423	56.0
	Average	\$321		\$521		\$421		\$406	
\$75,000 to \$99,999	Exposure	199.7	12.0	21.6	1.3	110.8	6.7	1,285.4	77.4
	Premium	75,818	9.4	12,528	1.6	50,577	6.3	646,977	80.1
	Average	\$380		\$580		\$456		\$503	
\$100,000 to \$124,999	Exposure	258.7	5.6	21.3	0.5	248.4	5.4	3,992.5	87.1
	Premium	158,681	6.1	12,362	0.5	125,438	4.8	2,262,702	87.1
	Average	\$613		\$579		\$505		\$567	
\$125,000 to \$149,999	Exposure	259.3	2.6	15.8	0.2	368.3	3.7	9,229.3	92.0
	Premium	123,324	2.0	11,224	0.2	205,715	3.3	5,813,625	92.9
	Average	\$476		\$709		\$559		\$630	
\$150,000 to \$174,999	Exposure	244.4	1.2	10.3	0.1	750.8	3.8	18,218.1	92.5
	Premium	128,732	1.0	7,604	0.1	444,859	3.3	12,524,569	93.4
	Average	\$527		\$742		\$592		\$687	
\$175,000 to \$199,999	Exposure	182.7	0.7	12.0	0.0	1,139.3	4.1	25,832.7	92.4
	Premium	103,238	0.5	7,682	0.0	727,249	3.6	18,983,888	93.3
	Average	\$565		\$640		\$638		\$735	
\$200,000 to \$299,999	Exposure	483.2	0.4	22.8	0.0	5,931.8	4.5	118,011.6	90.5
	Premium	313,209	0.3	19,962	0.0	4,380,983	4.0	99,240,070	91.3
	Average	\$648		\$877		\$739		\$841	
\$300,000 to \$399,999	Exposure	184.8	0.2	15.0	0.0	3,108.3	4.0	69,030.1	89.4
	Premium	167,156	0.2	19,024	0.0	2,874,459	3.7	69,911,952	90.1
	Average	\$905		\$1,268		\$925		\$1,013	
\$400,000 to \$499,999	Exposure	61.5	0.2	2.0	0.0	1,103.6	3.5	27,711.3	88.7
	Premium	41,339	0.1	3,196	0.0	1,304,609	3.5	33,579,782	89.5
	Average	\$672		\$1,598		\$1,182		\$1,212	
\$500,000 and Over	Exposure	53.9	0.2	4.0	0.0	716.4	2.1	29,182.3	86.1
	Premium	51,014	0.1	6,917	0.0	1,250,134	2.1	49,375,878	84.6
	Average	\$946		\$1,729		\$1,745		\$1,692	
Total	Exposure	2,364.3	0.7	215.4	0.1	13,592.9	4.0	302,986.4	89.7
	Premium	1,279,790	0.4	142,707	0.0	11,410,533	3.5	292,531,146	89.7
	Average	\$541		\$662		\$839		\$965	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
New Hampshire

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	13.5	3.1	15.9	3.7	436.0	100.0
	Premium	1,219	1.0	3,328	2.8	118,142	100.0
	Average	\$90		\$209		\$271	
\$50,000 to \$74,999	Exposure	4.3	0.6	14.3	1.9	747.3	100.0
	Premium	1,325	0.5	4,488	1.5	289,918	100.0
	Average	\$306		\$315		\$388	
\$75,000 to \$99,999	Exposure	11.7	0.7	31.6	1.9	1,660.8	100.0
	Premium	5,016	0.6	16,297	2.0	807,213	100.0
	Average	\$430		\$516		\$486	
\$100,000 to \$124,999	Exposure	39.7	0.9	22.6	0.5	4,583.2	100.0
	Premium	22,245	0.9	15,573	0.6	2,597,001	100.0
	Average	\$561		\$690		\$567	
\$125,000 to \$149,999	Exposure	148.9	1.5	11.6	0.1	10,033.2	100.0
	Premium	90,507	1.4	10,932	0.2	6,255,327	100.0
	Average	\$608		\$944		\$623	
\$150,000 to \$174,999	Exposure	435.5	2.2	25.8	0.1	19,684.9	100.0
	Premium	275,833	2.1	27,408	0.2	13,409,005	100.0
	Average	\$633		\$1,061		\$681	
\$175,000 to \$199,999	Exposure	764.8	2.7	11.3	0.0	27,942.7	100.0
	Premium	520,338	2.6	14,118	0.1	20,356,513	100.0
	Average	\$680		\$1,255		\$729	
\$200,000 to \$299,999	Exposure	5,906.0	4.5	34.8	0.0	130,390.1	100.0
	Premium	4,646,580	4.3	48,964	0.0	108,649,768	100.0
	Average	\$787		\$1,406		\$833	
\$300,000 to \$399,999	Exposure	4,847.0	6.3	9.9	0.0	77,195.0	100.0
	Premium	4,563,974	5.9	17,389	0.0	77,553,954	100.0
	Average	\$942		\$1,754		\$1,005	
\$400,000 to \$499,999	Exposure	2,370.3	7.6	1.3	0.0	31,249.9	100.0
	Premium	2,604,920	6.9	1,970	0.0	37,535,816	100.0
	Average	\$1,099		\$1,576		\$1,201	
\$500,000 and Over	Exposure	3,948.3	11.6	3.5	0.0	33,908.4	100.0
	Premium	7,695,937	13.2	9,097	0.0	58,388,977	100.0
	Average	\$1,949		\$2,599		\$1,722	
Total	Exposure	18,489.9	5.5	182.5	0.1	337,831.4	100.0
	Premium	20,427,894	6.3	169,564	0.1	325,961,634	100.0
	Average	\$1,105		\$929		\$965	

Table 4

2016 Average Premium by Amount of Insurance **Dwelling Fire and Homeowners Owner-Occupied Policy Forms** **New Jersey**

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	1,230.0	92.8					72.0	5.4
	Premium	330,656	39.4	*		*		463,614	55.3
	Average	\$269						\$6,439	
\$50,000 to \$74,999	Exposure	1,792.4	77.1			3.0	0.1	502.9	21.6
	Premium	736,578	77.5	*		1,036	0.1	199,487	21.0
	Average	\$411				\$345		\$397	
\$75,000 to \$99,999	Exposure	1,445.9	48.9	1.0	0.0	2.2	0.1	1,460.0	49.4
	Premium	787,125	47.7	399	0.0	217	0.0	836,303	50.7
	Average	\$544		\$399		\$100		\$573	
\$100,000 to \$124,999	Exposure	1,628.5	20.4	559.7	7.0	29.3	0.4	5,439.0	68.0
	Premium	1,162,465	22.1	543,995	10.3	13,888	0.3	3,342,326	63.5
	Average	\$714		\$972		\$475		\$615	
\$125,000 to \$149,999	Exposure	1,003.3	6.0	1.0	0.0	97.9	0.6	14,342.6	86.1
	Premium	709,367	6.4	529	0.0	53,768	0.5	9,440,580	85.8
	Average	\$707		\$529		\$549		\$658	
\$150,000 to \$174,999	Exposure	1,535.1	4.3			282.3	0.8	31,284.0	87.6
	Premium	1,145,601	4.5	*		178,236	0.7	22,322,559	87.8
	Average	\$746				\$631		\$714	
\$175,000 to \$199,999	Exposure	1,126.3	2.0	1.0	0.0	574.4	1.0	50,514.3	89.9
	Premium	772,559	1.8	446	0.0	420,548	1.0	39,079,094	90.6
	Average	\$686		\$446		\$732		\$774	
\$200,000 to \$299,999	Exposure	4,941.3	1.1	13.5	0.0	6,532.4	1.5	403,054.5	91.7
	Premium	3,522,589	0.9	11,351	0.0	6,033,958	1.5	361,892,601	92.2
	Average	\$713		\$841		\$924		\$898	
\$300,000 to \$399,999	Exposure	3,021.2	0.7	7.0	0.0	7,557.7	1.7	426,372.8	93.2
	Premium	2,472,560	0.5	7,623	0.0	8,698,354	1.8	454,980,644	93.3
	Average	\$818		\$1,089		\$1,151		\$1,067	
\$400,000 to \$499,999	Exposure	1,382.1	0.5	2.1	0.0	5,137.1	1.9	253,759.4	93.1
	Premium	1,185,597	0.3	3,179	0.0	7,033,522	2.0	319,936,318	93.1
	Average	\$858		\$1,526		\$1,369		\$1,261	
\$500,000 and Over	Exposure	1,390.8	0.4			6,092.9	1.8	300,365.8	88.4
	Premium	1,417,332	0.2	*		11,598,397	1.8	533,512,092	83.7
	Average	\$1,019				\$1,904		\$1,776	
Total	Exposure	20,496.8	1.3	585.3	0.0	26,309.1	1.6	1,487,167.4	91.1
	Premium	14,242,429	0.7	567,522	0.0	34,031,935	1.7	1,746,005,618	89.6
	Average	\$695		\$970		\$1,294		\$1,174	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
New Jersey

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	20.1	1.5	4.0	0.3	1,326.1	100.0
	Premium	43,779	5.2	496	0.1	838,556	100.0
	Average	\$2,180		\$124		\$632	
\$50,000 to \$74,999	Exposure	13.8	0.6	12.0	0.5	2,324.1	100.0
	Premium	7,722	0.8	5,389	0.6	950,212	100.0
	Average	\$562		\$449		\$409	
\$75,000 to \$99,999	Exposure	39.3	1.3	7.0	0.2	2,955.3	100.0
	Premium	19,594	1.2	5,299	0.3	1,648,937	100.0
	Average	\$499		\$757		\$558	
\$100,000 to \$124,999	Exposure	326.3	4.1	12.0	0.2	7,994.8	100.0
	Premium	193,557	3.7	9,467	0.2	5,265,698	100.0
	Average	\$593		\$789		\$659	
\$125,000 to \$149,999	Exposure	1,202.3	7.2	13.0	0.1	16,660.0	100.0
	Premium	783,944	7.1	12,516	0.1	11,000,704	100.0
	Average	\$652		\$963		\$660	
\$150,000 to \$174,999	Exposure	2,600.6	7.3	7.0	0.0	35,708.9	100.0
	Premium	1,762,391	6.9	8,189	0.0	25,416,976	100.0
	Average	\$678		\$1,170		\$712	
\$175,000 to \$199,999	Exposure	3,972.6	7.1	9.3	0.0	56,197.8	100.0
	Premium	2,871,829	6.7	9,971	0.0	43,154,447	100.0
	Average	\$723		\$1,078		\$768	
\$200,000 to \$299,999	Exposure	24,882.8	5.7	20.8	0.0	439,445.3	100.0
	Premium	20,842,673	5.3	31,187	0.0	392,334,359	100.0
	Average	\$838		\$1,497		\$893	
\$300,000 to \$399,999	Exposure	20,482.0	4.5	6.0	0.0	457,446.7	100.0
	Premium	21,329,515	4.4	14,151	0.0	487,502,847	100.0
	Average	\$1,041		\$2,359		\$1,066	
\$400,000 to \$499,999	Exposure	12,179.3	4.5			272,460.0	100.0
	Premium	15,538,411	4.5	*		343,697,027	100.0
	Average	\$1,276				\$1,261	
\$500,000 and Over	Exposure	32,084.4	9.4			339,934.0	100.0
	Premium	90,709,997	14.2	*		637,237,818	100.0
	Average	\$2,827				\$1,875	
Total	Exposure	97,803.4	6.0	91.1	0.0	1,632,453.0	100.0
	Premium	154,103,412	7.9	96,665	0.0	1,949,047,581	100.0
	Average	\$1,576		\$1,061		\$1,194	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
New Mexico

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	208.5	10.2			450.2	22.1	550.9	27.0
	Premium	129,073	13.8	*		281,752	30.1	333,200	35.5
	Average	\$619				\$626		\$605	
\$50,000 to \$74,999	Exposure	284.8	10.5			439.7	16.2	1,657.3	61.0
	Premium	156,849	8.7	*		404,983	22.4	1,114,550	61.8
	Average	\$551				\$921		\$673	
\$75,000 to \$99,999	Exposure	560.8	6.2			720.3	8.0	7,110.1	79.1
	Premium	276,563	4.3	*		644,924	10.0	5,139,122	80.1
	Average	\$493				\$895		\$723	
\$100,000 to \$124,999	Exposure	899.8	3.6	0.2	0.0	1,683.8	6.8	19,706.3	79.9
	Premium	547,108	2.9	89	0.0	1,354,318	7.3	14,895,832	79.8
	Average	\$608		\$534		\$804		\$756	
\$125,000 to \$149,999	Exposure	820.8	2.0	1.0	0.0	2,290.8	5.5	32,909.3	79.2
	Premium	483,293	1.5	429	0.0	1,944,052	5.9	25,703,450	78.4
	Average	\$589		\$429		\$849		\$781	
\$150,000 to \$174,999	Exposure	797.1	1.6	0.4	0.0	2,616.2	5.1	39,247.3	77.2
	Premium	447,917	1.1	289	0.0	2,311,452	5.5	31,722,630	76.1
	Average	\$562		\$694		\$884		\$808	
\$175,000 to \$199,999	Exposure	683.8	1.3			2,285.6	4.5	39,080.0	76.7
	Premium	348,426	0.8	*		2,158,280	4.9	33,598,621	75.7
	Average	\$510				\$944		\$860	
\$200,000 to \$299,999	Exposure	1,561.2	1.2			4,980.6	3.8	102,327.0	77.7
	Premium	865,504	0.7	*		5,296,762	4.1	99,768,201	76.9
	Average	\$554				\$1,063		\$975	
\$300,000 to \$399,999	Exposure	413.0	0.9			1,649.8	3.5	37,300.8	78.1
	Premium	270,610	0.5	*		2,140,286	3.8	43,566,970	77.4
	Average	\$655				\$1,297		\$1,168	
\$400,000 to \$499,999	Exposure	221.7	1.2			622.3	3.2	14,940.6	78.0
	Premium	144,263	0.5	*		943,527	3.5	20,774,936	77.9
	Average	\$651				\$1,516		\$1,391	
\$500,000 and Over	Exposure	162.0	0.7			846.1	3.7	17,779.1	77.1
	Premium	136,685	0.3	*		1,750,596	3.8	34,767,038	75.7
	Average	\$844				\$2,069		\$1,956	
Total	Exposure	6,613.3	1.6	1.6	0.0	18,585.3	4.6	312,608.6	77.5
	Premium	3,806,291	0.9	807	0.0	19,230,932	4.7	311,384,550	76.8
	Average	\$576		\$510		\$1,035		\$996	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
New Mexico

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	10.0	0.5	818.2	40.2	2,037.8	100.0
	Premium	1,432	0.2	191,902	20.5	937,359	100.0
	Average	\$143		\$235		\$460	
\$50,000 to \$74,999	Exposure	17.3	0.6	318.6	11.7	2,717.7	100.0
	Premium	10,792	0.6	117,507	6.5	1,804,681	100.0
	Average	\$623		\$369		\$664	
\$75,000 to \$99,999	Exposure	291.5	3.2	301.4	3.4	8,984.0	100.0
	Premium	221,335	3.4	135,253	2.1	6,417,197	100.0
	Average	\$759		\$449		\$714	
\$100,000 to \$124,999	Exposure	2,120.8	8.6	259.6	1.1	24,670.4	100.0
	Premium	1,727,631	9.3	145,382	0.8	18,670,360	100.0
	Average	\$815		\$560		\$757	
\$125,000 to \$149,999	Exposure	5,247.2	12.6	264.4	0.6	41,533.4	100.0
	Premium	4,467,354	13.6	167,861	0.5	32,766,439	100.0
	Average	\$851		\$635		\$789	
\$150,000 to \$174,999	Exposure	7,967.6	15.7	187.4	0.4	50,816.0	100.0
	Premium	7,044,435	16.9	137,624	0.3	41,664,347	100.0
	Average	\$884		\$734		\$820	
\$175,000 to \$199,999	Exposure	8,818.6	17.3	79.9	0.2	50,947.8	100.0
	Premium	8,220,464	18.5	65,992	0.1	44,391,783	100.0
	Average	\$932		\$826		\$871	
\$200,000 to \$299,999	Exposure	22,567.9	17.1	180.2	0.1	131,616.8	100.0
	Premium	23,579,389	18.2	173,135	0.1	129,682,991	100.0
	Average	\$1,045		\$961		\$985	
\$300,000 to \$399,999	Exposure	8,392.5	17.6	23.6	0.0	47,779.7	100.0
	Premium	10,278,314	18.3	27,176	0.0	56,283,356	100.0
	Average	\$1,225		\$1,152		\$1,178	
\$400,000 to \$499,999	Exposure	3,363.0	17.6	5.4	0.0	19,153.0	100.0
	Premium	4,790,664	18.0	6,798	0.0	26,660,188	100.0
	Average	\$1,425		\$1,255		\$1,392	
\$500,000 and Over	Exposure	4,266.2	18.5	3.9	0.0	23,057.3	100.0
	Premium	9,273,138	20.2	6,738	0.0	45,934,195	100.0
	Average	\$2,174		\$1,720		\$1,992	
Total	Exposure	63,062.5	15.6	2,442.6	0.6	403,313.8	100.0
	Premium	69,614,948	17.2	1,175,368	0.3	405,212,896	100.0
	Average	\$1,104		\$481		\$1,005	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

New York

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	1,710.3	19.6	117.8	1.3	835.3	9.6	4,794.7	54.9
	Premium	354,484	8.3	88,366	2.1	281,749	6.6	3,286,584	76.7
	Average	\$207		\$750		\$337		\$685	
\$50,000 to \$74,999	Exposure	1,477.8	10.7	120.7	0.9	988.3	7.2	10,081.9	73.2
	Premium	484,703	7.5	118,323	1.8	509,806	7.8	4,876,217	75.0
	Average	\$328		\$981		\$516		\$484	
\$75,000 to \$99,999	Exposure	875.5	4.2	29.4	0.1	1,530.8	7.3	17,493.7	83.4
	Premium	343,490	3.2	9,818	0.1	745,390	6.9	9,137,188	85.2
	Average	\$392		\$334		\$487		\$522	
\$100,000 to \$124,999	Exposure	876.2	2.0	1,740.8	4.1	3,039.6	7.1	35,306.2	82.6
	Premium	444,889	1.8	2,133,693	8.8	1,581,991	6.5	19,044,976	78.8
	Average	\$508		\$1,226		\$520		\$539	
\$125,000 to \$149,999	Exposure	562.3	0.7	43.3	0.1	4,887.3	6.5	65,588.4	87.2
	Premium	270,205	0.7	23,618	0.1	2,450,458	6.0	36,348,800	88.5
	Average	\$481		\$546		\$501		\$554	
\$150,000 to \$174,999	Exposure	742.1	0.6	20.3	0.0	8,732.4	6.6	113,239.7	85.2
	Premium	399,087	0.5	11,238	0.0	4,612,391	5.9	67,574,269	87.0
	Average	\$538		\$555		\$528		\$597	
\$175,000 to \$199,999	Exposure	490.5	0.3	24.8	0.0	13,454.3	7.5	148,584.2	83.3
	Premium	210,421	0.2	15,174	0.0	7,317,982	6.5	97,177,621	85.9
	Average	\$429		\$611		\$544		\$654	
\$200,000 to \$299,999	Exposure	5,080.7	0.6	126.3	0.0	80,765.7	9.7	682,451.3	81.8
	Premium	1,919,846	0.3	101,131	0.0	54,843,979	7.8	603,184,020	85.8
	Average	\$378		\$801		\$679		\$884	
\$300,000 to \$399,999	Exposure	8,928.2	1.3	367.3	0.1	79,749.4	11.2	588,545.3	82.5
	Premium	3,210,722	0.4	439,592	0.0	83,331,810	9.4	766,148,599	86.6
	Average	\$360		\$1,197		\$1,045		\$1,302	
\$400,000 to \$499,999	Exposure	5,993.3	1.5	92.8	0.0	50,227.0	12.5	329,956.6	82.1
	Premium	2,523,862	0.4	99,837	0.0	72,775,983	11.1	558,802,712	85.6
	Average	\$421		\$1,075		\$1,449		\$1,694	
\$500,000 and Over	Exposure	5,329.3	1.2	70.2	0.0	50,549.5	11.2	352,480.6	78.3
	Premium	3,151,778	0.3	104,259	0.0	105,056,847	8.5	908,549,396	73.7
	Average	\$591		\$1,486		\$2,078		\$2,578	
Total	Exposure	32,065.9	1.1	2,753.6	0.1	294,759.5	10.3	2,348,522.5	81.8
	Premium	13,313,487	0.4	3,145,049	0.1	333,508,386	8.9	3,074,130,382	81.9
	Average	\$415		\$1,142		\$1,131		\$1,309	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
New York

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	739.5	8.5	543.5	6.2	8,741.1	100.0
	Premium	138,674	3.2	137,232	3.2	4,287,089	100.0
	Average	\$188		\$252		\$490	
\$50,000 to \$74,999	Exposure	277.2	2.0	832.8	6.0	13,778.7	100.0
	Premium	100,818	1.6	412,666	6.3	6,502,533	100.0
	Average	\$364		\$495		\$472	
\$75,000 to \$99,999	Exposure	330.4	1.6	719.6	3.4	20,979.3	100.0
	Premium	151,845	1.4	338,837	3.2	10,726,568	100.0
	Average	\$460		\$471		\$511	
\$100,000 to \$124,999	Exposure	940.8	2.2	856.2	2.0	42,759.8	100.0
	Premium	429,726	1.8	530,658	2.2	24,165,933	100.0
	Average	\$457		\$620		\$565	
\$125,000 to \$149,999	Exposure	3,792.6	5.0	366.8	0.5	75,240.6	100.0
	Premium	1,764,345	4.3	237,087	0.6	41,094,513	100.0
	Average	\$465		\$646		\$546	
\$150,000 to \$174,999	Exposure	9,800.6	7.4	351.3	0.3	132,886.3	100.0
	Premium	4,860,937	6.3	252,094	0.3	77,710,016	100.0
	Average	\$496		\$718		\$585	
\$175,000 to \$199,999	Exposure	15,621.5	8.8	165.2	0.1	178,340.5	100.0
	Premium	8,283,021	7.3	132,401	0.1	113,136,620	100.0
	Average	\$530		\$802		\$634	
\$200,000 to \$299,999	Exposure	65,286.0	7.8	396.7	0.0	834,106.6	100.0
	Premium	42,386,718	6.0	403,574	0.1	702,839,268	100.0
	Average	\$649		\$1,017		\$843	
\$300,000 to \$399,999	Exposure	35,196.8	4.9	196.2	0.0	712,983.2	100.0
	Premium	31,318,813	3.5	259,129	0.0	884,708,665	100.0
	Average	\$890		\$1,321		\$1,241	
\$400,000 to \$499,999	Exposure	15,523.8	3.9	29.8	0.0	401,823.3	100.0
	Premium	18,700,697	2.9	65,585	0.0	652,968,676	100.0
	Average	\$1,205		\$2,198		\$1,625	
\$500,000 and Over	Exposure	41,633.9	9.3	16.5	0.0	450,079.9	100.0
	Premium	216,513,389	17.6	45,467	0.0	1,233,421,136	100.0
	Average	\$5,200		\$2,756		\$2,740	
Total	Exposure	189,143.2	6.6	4,474.6	0.2	2,871,719.3	100.0
	Premium	324,648,983	8.7	2,814,730	0.1	3,751,561,017	100.0
	Average	\$1,716		\$629		\$1,306	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
North Carolina

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	45,771.2	91.8			146.4	0.3	3,785.6	7.6
	Premium	9,833,321	87.4	*		91,328	0.8	1,256,457	11.2
	Average	\$215				\$624		\$332	
\$50,000 to \$74,999	Exposure	27,720.8	76.9			3,467.6	9.6	4,292.5	11.9
	Premium	9,648,259	66.1	*		2,492,702	17.1	1,976,662	13.5
	Average	\$348				\$719		\$460	
\$75,000 to \$99,999	Exposure	19,881.3	34.3			13,701.8	23.6	23,969.2	41.3
	Premium	8,754,002	26.6	*		10,692,254	32.4	13,030,871	39.5
	Average	\$440				\$780		\$544	
\$100,000 to \$124,999	Exposure	15,588.1	11.6			18,943.7	14.1	97,910.3	73.0
	Premium	7,736,312	8.9	*		16,205,167	18.6	62,320,546	71.4
	Average	\$496				\$855		\$637	
\$125,000 to \$149,999	Exposure	10,998.2	5.5			13,728.8	6.8	175,096.9	86.8
	Premium	5,971,957	4.0	*		12,197,769	8.3	128,519,636	86.9
	Average	\$543				\$888		\$734	
\$150,000 to \$174,999	Exposure	9,529.9	4.1			8,568.8	3.7	212,566.3	91.2
	Premium	6,058,884	3.2	*		7,291,546	3.9	173,547,109	92.1
	Average	\$636				\$851		\$816	
\$175,000 to \$199,999	Exposure	6,638.4	3.0			5,985.6	2.7	204,509.8	93.1
	Premium	5,009,535	2.6	*		4,963,674	2.6	182,245,143	93.9
	Average	\$755				\$829		\$891	
\$200,000 to \$299,999	Exposure	15,215.3	2.7			11,578.6	2.0	531,857.8	93.8
	Premium	14,549,604	2.4	*		11,115,084	1.8	580,287,687	94.7
	Average	\$956				\$960		\$1,091	
\$300,000 to \$399,999	Exposure	6,487.0	2.8			3,761.0	1.6	216,431.8	93.3
	Premium	8,619,254	2.7	*		4,394,525	1.4	295,135,480	94.1
	Average	\$1,329				\$1,168		\$1,364	
\$400,000 to \$499,999	Exposure	3,032.8	3.0			1,618.7	1.6	92,721.7	92.2
	Premium	5,368,058	3.3	*		2,258,503	1.4	151,594,607	92.9
	Average	\$1,770				\$1,395		\$1,635	
\$500,000 and Over	Exposure	3,706.3	3.2			1,503.4	1.3	102,389.5	88.8
	Premium	9,403,031	3.5	*		2,923,112	1.1	238,299,551	87.7
	Average	\$2,537				\$1,944		\$2,327	
Total	Exposure	164,569.3	8.5			83,004.3	4.3	1,665,531.3	85.5
	Premium	90,952,217	4.5	*		74,625,664	3.7	1,828,213,749	89.7
	Average	\$553				\$899		\$1,098	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
North Carolina

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	2.0	0.0	146.2	0.3	49,851.3	100.0
	Premium	1,239	0.0	70,322	0.6	11,252,667	100.0
	Average	\$620		\$481		\$226	
\$50,000 to \$74,999	Exposure	3.0	0.0	558.8	1.6	36,042.8	100.0
	Premium	1,568	0.0	472,691	3.2	14,591,882	100.0
	Average	\$523		\$846		\$405	
\$75,000 to \$99,999	Exposure	38.9	0.1	450.0	0.8	58,041.2	100.0
	Premium	18,078	0.1	460,332	1.4	32,955,537	100.0
	Average	\$465		\$1,023		\$568	
\$100,000 to \$124,999	Exposure	320.8	0.2	1,406.0	1.0	134,168.9	100.0
	Premium	155,366	0.2	903,134	1.0	87,320,525	100.0
	Average	\$484		\$642		\$651	
\$125,000 to \$149,999	Exposure	935.0	0.5	889.0	0.4	201,647.8	100.0
	Premium	504,769	0.3	630,779	0.4	147,824,910	100.0
	Average	\$540		\$710		\$733	
\$150,000 to \$174,999	Exposure	1,763.4	0.8	754.3	0.3	233,182.8	100.0
	Premium	1,032,084	0.5	596,662	0.3	188,526,285	100.0
	Average	\$585		\$791		\$808	
\$175,000 to \$199,999	Exposure	2,170.3	1.0	450.5	0.2	219,754.6	100.0
	Premium	1,390,478	0.7	412,910	0.2	194,021,740	100.0
	Average	\$641		\$917		\$883	
\$200,000 to \$299,999	Exposure	7,621.0	1.3	628.3	0.1	566,901.1	100.0
	Premium	6,338,951	1.0	686,323	0.1	612,977,649	100.0
	Average	\$832		\$1,092		\$1,081	
\$300,000 to \$399,999	Exposure	5,172.8	2.2	137.5	0.1	231,990.0	100.0
	Premium	5,383,514	1.7	202,195	0.1	313,734,968	100.0
	Average	\$1,041		\$1,471		\$1,352	
\$400,000 to \$499,999	Exposure	3,119.2	3.1	32.8	0.0	100,525.2	100.0
	Premium	3,929,140	2.4	55,126	0.0	163,205,434	100.0
	Average	\$1,260		\$1,679		\$1,624	
\$500,000 and Over	Exposure	7,657.8	6.6	33.3	0.0	115,290.2	100.0
	Premium	20,887,875	7.7	81,393	0.0	271,594,962	100.0
	Average	\$2,728		\$2,448		\$2,356	
Total	Exposure	28,804.1	1.5	5,486.8	0.3	1,947,395.8	100.0
	Premium	39,643,062	1.9	4,571,867	0.2	2,038,006,559	100.0
	Average	\$1,376		\$833		\$1,047	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

North Dakota

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	106.2	11.0	259.3	27.0	48.4	5.0	504.5	52.5
	Premium	32,144	8.4	13,442	3.5	24,680	6.5	299,689	78.4
	Average	\$303		\$52		\$510		\$594	
\$50,000 to \$74,999	Exposure	123.9	11.2	11.1	1.0	135.1	12.2	770.8	69.6
	Premium	49,996	6.8	6,378	0.9	78,531	10.7	567,737	77.5
	Average	\$403		\$575		\$581		\$737	
\$75,000 to \$99,999	Exposure	71.3	2.9	9.0	0.4	335.3	13.7	1,925.2	78.7
	Premium	30,922	1.6	6,093	0.3	244,632	12.6	1,582,323	81.8
	Average	\$433		\$677		\$730		\$822	
\$100,000 to \$124,999	Exposure	66.5	1.0	6.0	0.1	662.4	10.2	5,287.8	81.6
	Premium	48,345	0.9	4,968	0.1	502,574	8.9	4,711,277	83.0
	Average	\$727		\$828		\$759		\$891	
\$125,000 to \$149,999	Exposure	65.9	0.6	3.0	0.0	905.1	8.3	8,511.7	77.6
	Premium	43,330	0.4	2,296	0.0	743,486	7.1	8,340,395	79.2
	Average	\$657		\$765		\$821		\$980	
\$150,000 to \$174,999	Exposure	68.8	0.5	1.3	0.0	1,255.2	8.2	10,653.2	69.8
	Premium	44,824	0.3	1,101	0.0	1,105,471	7.2	11,003,188	71.3
	Average	\$652		\$881		\$881		\$1,033	
\$175,000 to \$199,999	Exposure	42.5	0.3	1.0	0.0	1,254.5	8.0	10,260.8	65.0
	Premium	29,678	0.2	754	0.0	1,184,438	7.0	11,413,556	67.1
	Average	\$698		\$754		\$944		\$1,112	
\$200,000 to \$299,999	Exposure	121.6	0.3	3.5	0.0	2,570.6	6.0	26,229.0	61.7
	Premium	73,184	0.1	4,722	0.0	2,839,329	5.5	33,147,493	63.6
	Average	\$602		\$1,349		\$1,105		\$1,264	
\$300,000 to \$399,999	Exposure	33.1	0.2	2.0	0.0	309.6	1.9	10,523.4	64.5
	Premium	44,583	0.2	3,827	0.0	457,885	1.9	15,936,433	65.8
	Average	\$1,348		\$1,914		\$1,479		\$1,514	
\$400,000 to \$499,999	Exposure	9.6	0.2			67.7	1.3	3,277.3	61.5
	Premium	7,767	0.1	*		120,121	1.3	6,005,093	63.9
	Average	\$810				\$1,775		\$1,832	
\$500,000 and Over	Exposure	5.0	0.1			28.2	0.7	2,527.8	61.9
	Premium	19,133	0.2	*		68,972	0.7	6,699,362	63.8
	Average	\$3,827				\$2,449		\$2,650	
Total	Exposure	714.3	0.6	296.2	0.2	7,572.0	6.2	80,471.3	66.4
	Premium	423,906	0.3	43,581	0.0	7,370,119	5.0	99,706,546	67.4
	Average	\$593		\$147		\$973		\$1,239	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

North Dakota

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	2.0	0.2	40.4	4.2	960.8	100.0
	Premium	218	0.1	12,162	3.2	382,335	100.0
	Average	\$109		\$301		\$398	
\$50,000 to \$74,999	Exposure	4.1	0.4	63.1	5.7	1,108.0	100.0
	Premium	2,003	0.3	27,796	3.8	732,441	100.0
	Average	\$491		\$441		\$661	
\$75,000 to \$99,999	Exposure	46.3	1.9	58.7	2.4	2,445.8	100.0
	Premium	35,170	1.8	35,633	1.8	1,934,773	100.0
	Average	\$760		\$607		\$791	
\$100,000 to \$124,999	Exposure	410.0	6.3	47.4	0.7	6,480.1	100.0
	Premium	372,577	6.6	36,336	0.6	5,676,077	100.0
	Average	\$909		\$766		\$876	
\$125,000 to \$149,999	Exposure	1,452.4	13.2	27.5	0.3	10,965.6	100.0
	Premium	1,376,664	13.1	23,183	0.2	10,529,354	100.0
	Average	\$948		\$843		\$960	
\$150,000 to \$174,999	Exposure	3,272.8	21.4	19.5	0.1	15,270.7	100.0
	Premium	3,251,719	21.1	17,969	0.1	15,424,272	100.0
	Average	\$994		\$921		\$1,010	
\$175,000 to \$199,999	Exposure	4,203.9	26.6	12.9	0.1	15,775.6	100.0
	Premium	4,365,204	25.7	13,471	0.1	17,007,101	100.0
	Average	\$1,038		\$1,043		\$1,078	
\$200,000 to \$299,999	Exposure	13,568.3	31.9	21.1	0.0	42,514.0	100.0
	Premium	16,004,653	30.7	28,313	0.1	52,097,694	100.0
	Average	\$1,180		\$1,343		\$1,225	
\$300,000 to \$399,999	Exposure	5,435.7	33.3	5.0	0.0	16,308.8	100.0
	Premium	7,774,228	32.1	9,728	0.0	24,226,684	100.0
	Average	\$1,430		\$1,946		\$1,486	
\$400,000 to \$499,999	Exposure	1,976.4	37.1	1.0	0.0	5,332.0	100.0
	Premium	3,267,271	34.8	1,569	0.0	9,401,821	100.0
	Average	\$1,653		\$1,569		\$1,763	
\$500,000 and Over	Exposure	1,520.5	37.3			4,081.4	100.0
	Premium	3,709,653	35.3	*		10,497,120	100.0
	Average	\$2,440				\$2,572	
Total	Exposure	31,892.3	26.3	296.6	0.2	121,242.7	100.0
	Premium	40,159,360	27.2	206,160	0.1	147,909,672	100.0
	Average	\$1,259		\$695		\$1,220	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Ohio

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	3,907.3	38.5	142.5	1.4	436.8	4.3	3,599.2	35.5
	Premium	1,587,248	36.2	48,847	1.1	204,882	4.7	1,676,507	38.2
	Average	\$406		\$343		\$469		\$466	
\$50,000 to \$74,999	Exposure	4,440.7	20.1	239.2	1.1	1,513.1	6.8	13,189.3	59.7
	Premium	2,608,460	20.9	97,638	0.8	782,538	6.3	7,159,242	57.4
	Average	\$587		\$408		\$517		\$543	
\$75,000 to \$99,999	Exposure	2,724.3	5.0	345.3	0.6	3,116.2	5.7	43,647.0	80.4
	Premium	1,956,212	6.0	132,263	0.4	1,763,347	5.4	25,845,666	79.0
	Average	\$718		\$383		\$566		\$592	
\$100,000 to \$124,999	Exposure	2,632.2	1.7	364.7	0.2	6,916.4	4.4	131,861.5	84.2
	Premium	2,098,761	2.1	149,784	0.2	4,080,781	4.1	83,379,224	83.8
	Average	\$797		\$411		\$590		\$632	
\$125,000 to \$149,999	Exposure	1,360.2	0.5	205.8	0.1	12,415.1	4.4	232,471.2	82.9
	Premium	1,025,528	0.5	89,828	0.0	7,455,751	4.0	157,224,666	83.3
	Average	\$754		\$437		\$601		\$676	
\$150,000 to \$174,999	Exposure	1,401.3	0.4	175.7	0.0	20,801.3	5.7	291,265.0	79.8
	Premium	1,179,206	0.5	82,593	0.0	12,903,951	4.9	210,658,942	80.7
	Average	\$842		\$470		\$620		\$723	
\$175,000 to \$199,999	Exposure	796.5	0.2	128.6	0.0	23,239.4	6.4	280,228.6	77.6
	Premium	599,842	0.2	67,996	0.0	14,895,409	5.4	215,987,840	78.8
	Average	\$753		\$529		\$641		\$771	
\$200,000 to \$299,999	Exposure	1,749.0	0.2	210.2	0.0	70,075.3	7.1	732,045.0	74.6
	Premium	1,434,612	0.2	125,190	0.0	49,750,832	6.0	629,998,972	75.8
	Average	\$820		\$596		\$710		\$861	
\$300,000 to \$399,999	Exposure	447.4	0.1	47.8	0.0	22,032.6	6.4	248,370.9	72.6
	Premium	441,082	0.1	30,508	0.0	18,909,517	5.4	254,271,675	73.3
	Average	\$986		\$639		\$858		\$1,024	
\$400,000 to \$499,999	Exposure	172.5	0.1	17.0	0.0	6,688.2	5.8	82,105.4	70.7
	Premium	209,150	0.1	16,274	0.0	7,068,717	5.0	99,498,760	70.8
	Average	\$1,212		\$957		\$1,057		\$1,212	
\$500,000 and Over	Exposure	147.4	0.1	8.8	0.0	6,062.8	5.3	72,963.2	64.1
	Premium	225,913	0.1	11,511	0.0	8,547,889	4.1	126,442,396	61.3
	Average	\$1,532		\$1,303		\$1,410		\$1,733	
Total	Exposure	19,778.7	0.7	1,885.3	0.1	173,296.9	6.2	2,131,746.3	76.0
	Premium	13,366,014	0.6	852,432	0.0	126,363,614	5.3	1,812,143,890	75.6
	Average	\$676		\$452		\$729		\$850	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Ohio

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	328.8	3.2	1,732.2	17.1	10,146.8	100.0
	Premium	106,072	2.4	763,769	17.4	4,387,325	100.0
	Average	\$323		\$441		\$432	
\$50,000 to \$74,999	Exposure	700.7	3.2	2,019.8	9.1	22,102.7	100.0
	Premium	421,969	3.4	1,410,375	11.3	12,480,222	100.0
	Average	\$602		\$698		\$565	
\$75,000 to \$99,999	Exposure	3,312.2	6.1	1,144.8	2.1	54,289.6	100.0
	Premium	2,045,484	6.3	971,087	3.0	32,714,059	100.0
	Average	\$618		\$848		\$603	
\$100,000 to \$124,999	Exposure	13,959.0	8.9	838.6	0.5	156,572.3	100.0
	Premium	8,987,104	9.0	774,427	0.8	99,470,081	100.0
	Average	\$644		\$923		\$635	
\$125,000 to \$149,999	Exposure	33,535.8	12.0	524.7	0.2	280,512.7	100.0
	Premium	22,397,289	11.9	485,928	0.3	188,678,990	100.0
	Average	\$668		\$926		\$673	
\$150,000 to \$174,999	Exposure	50,576.5	13.9	726.5	0.2	364,946.2	100.0
	Premium	35,625,878	13.6	665,628	0.3	261,116,198	100.0
	Average	\$704		\$916		\$715	
\$175,000 to \$199,999	Exposure	56,138.6	15.5	746.0	0.2	361,277.7	100.0
	Premium	41,777,639	15.2	663,901	0.2	273,992,627	100.0
	Average	\$744		\$890		\$758	
\$200,000 to \$299,999	Exposure	175,998.6	17.9	1,457.5	0.1	981,535.5	100.0
	Premium	148,435,889	17.9	1,568,230	0.2	831,313,725	100.0
	Average	\$843		\$1,076		\$847	
\$300,000 to \$399,999	Exposure	70,896.7	20.7	283.4	0.1	342,078.8	100.0
	Premium	72,923,968	21.0	493,000	0.1	347,069,750	100.0
	Average	\$1,029		\$1,739		\$1,015	
\$400,000 to \$499,999	Exposure	27,036.4	23.3	79.1	0.1	116,098.6	100.0
	Premium	33,587,710	23.9	175,708	0.1	140,556,319	100.0
	Average	\$1,242		\$2,222		\$1,211	
\$500,000 and Over	Exposure	34,657.8	30.4	48.8	0.0	113,888.8	100.0
	Premium	70,784,690	34.3	177,914	0.1	206,190,313	100.0
	Average	\$2,042		\$3,650		\$1,810	
Total	Exposure	467,141.1	16.7	9,601.2	0.3	2,803,449.4	100.0
	Premium	437,093,692	18.2	8,149,967	0.3	2,397,969,609	100.0
	Average	\$936		\$849		\$855	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Oklahoma

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	6,580.4	22.1	2,572.9	8.6	2,495.8	8.4	2,633.8	8.8
	Premium	2,445,124	26.8	561,919	6.2	699,479	7.7	2,095,575	23.0
	Average	\$372		\$218		\$280		\$796	
\$50,000 to \$74,999	Exposure	5,758.3	19.4	696.3	2.3	5,115.9	17.2	9,675.3	32.6
	Premium	2,916,970	13.1	358,726	1.6	3,630,088	16.3	9,117,801	41.0
	Average	\$507		\$515		\$710		\$942	
\$75,000 to \$99,999	Exposure	4,294.3	9.1	242.5	0.5	6,722.5	14.3	28,375.3	60.2
	Premium	2,536,948	5.1	189,465	0.4	6,248,574	12.5	32,522,468	65.0
	Average	\$591		\$781		\$930		\$1,146	
\$100,000 to \$124,999	Exposure	2,598.4	3.7	67.8	0.1	6,767.6	9.6	51,269.7	72.4
	Premium	1,942,610	2.0	70,133	0.1	8,029,132	8.5	69,688,807	73.5
	Average	\$748		\$1,034		\$1,186		\$1,359	
\$125,000 to \$149,999	Exposure	1,374.9	1.6	54.6	0.1	6,636.6	7.6	64,884.8	74.2
	Premium	1,045,860	0.8	67,283	0.1	9,758,105	7.3	97,829,483	73.6
	Average	\$761		\$1,233		\$1,470		\$1,508	
\$150,000 to \$174,999	Exposure	1,016.8	1.0	32.0	0.0	7,205.2	7.1	71,955.0	71.4
	Premium	974,426	0.6	38,750	0.0	11,877,565	7.1	118,310,869	70.9
	Average	\$958		\$1,211		\$1,648		\$1,644	
\$175,000 to \$199,999	Exposure	613.5	0.7	11.8	0.0	6,319.7	6.8	65,423.1	70.6
	Premium	530,521	0.3	16,005	0.0	11,577,668	6.9	116,933,467	69.7
	Average	\$865		\$1,362		\$1,832		\$1,787	
\$200,000 to \$299,999	Exposure	1,046.3	0.5	9.8	0.0	11,985.5	5.7	149,233.8	70.7
	Premium	958,832	0.2	13,339	0.0	25,214,546	5.8	302,132,625	69.3
	Average	\$916		\$1,368		\$2,104		\$2,025	
\$300,000 to \$399,999	Exposure	170.0	0.3	8.0	0.0	2,987.7	4.8	44,152.8	71.4
	Premium	267,171	0.2	9,417	0.0	7,621,747	4.9	107,767,361	69.6
	Average	\$1,572		\$1,177		\$2,551		\$2,441	
\$400,000 to \$499,999	Exposure	56.2	0.3			1,177.3	5.2	16,453.8	73.2
	Premium	110,333	0.2	*		3,489,780	5.2	48,105,141	71.8
	Average	\$1,964				\$2,964		\$2,924	
\$500,000 and Over	Exposure	29.8	0.1			986.0	4.2	17,034.9	72.9
	Premium	79,525	0.1	*		3,843,983	3.7	72,787,198	70.9
	Average	\$2,666				\$3,899		\$4,273	
Total	Exposure	23,538.9	3.0	3,695.7	0.5	58,399.7	7.5	521,092.4	67.0
	Premium	13,808,320	1.0	1,325,037	0.1	91,990,667	6.6	977,290,795	69.6
	Average	\$587		\$359		\$1,575		\$1,875	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Oklahoma

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	51.2	0.2	15,449.6	51.9	29,783.7	100.0
	Premium	53,101	0.6	3,272,336	35.9	9,127,534	100.0
	Average	\$1,038		\$212		\$306	
\$50,000 to \$74,999	Exposure	231.0	0.8	8,217.6	27.7	29,694.5	100.0
	Premium	290,989	1.3	5,925,520	26.6	22,240,094	100.0
	Average	\$1,260		\$721		\$749	
\$75,000 to \$99,999	Exposure	1,859.0	3.9	5,623.9	11.9	47,117.6	100.0
	Premium	2,668,657	5.3	5,884,151	11.8	50,050,263	100.0
	Average	\$1,436		\$1,046		\$1,062	
\$100,000 to \$124,999	Exposure	6,674.2	9.4	3,479.7	4.9	70,857.3	100.0
	Premium	10,677,944	11.3	4,451,648	4.7	94,860,274	100.0
	Average	\$1,600		\$1,279		\$1,339	
\$125,000 to \$149,999	Exposure	12,604.9	14.4	1,863.3	2.1	87,419.2	100.0
	Premium	21,668,145	16.3	2,591,625	1.9	132,960,501	100.0
	Average	\$1,719		\$1,391		\$1,521	
\$150,000 to \$174,999	Exposure	19,465.3	19.3	1,138.3	1.1	100,812.6	100.0
	Premium	33,938,278	20.3	1,815,353	1.1	166,955,241	100.0
	Average	\$1,744		\$1,595		\$1,656	
\$175,000 to \$199,999	Exposure	19,834.0	21.4	517.7	0.6	92,719.7	100.0
	Premium	37,633,007	22.4	957,689	0.6	167,648,357	100.0
	Average	\$1,897		\$1,850		\$1,808	
\$200,000 to \$299,999	Exposure	48,243.3	22.8	704.3	0.3	211,222.8	100.0
	Premium	106,358,448	24.4	1,297,543	0.3	435,975,333	100.0
	Average	\$2,205		\$1,842		\$2,064	
\$300,000 to \$399,999	Exposure	14,382.6	23.3	119.6	0.2	61,820.7	100.0
	Premium	38,881,509	25.1	274,694	0.2	154,821,899	100.0
	Average	\$2,703		\$2,297		\$2,504	
\$400,000 to \$499,999	Exposure	4,741.8	21.1	37.3	0.2	22,466.4	100.0
	Premium	15,172,863	22.7	75,365	0.1	66,953,482	100.0
	Average	\$3,200		\$2,023		\$2,980	
\$500,000 and Over	Exposure	5,302.7	22.7	20.8	0.1	23,374.2	100.0
	Premium	25,982,623	25.3	38,570	0.0	102,731,899	100.0
	Average	\$4,900		\$1,859		\$4,395	
Total	Exposure	133,389.9	17.2	37,172.0	4.8	777,288.6	100.0
	Premium	293,325,564	20.9	26,584,494	1.9	1,404,324,877	100.0
	Average	\$2,199		\$715		\$1,807	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Oregon

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	292.5	46.4			1.8	0.3	96.3	15.3
	Premium	97,955	53.5	*		1,502	0.8	30,228	16.5
	Average	\$335				\$858		\$314	
\$50,000 to \$74,999	Exposure	291.6	22.3	1.0	0.1	5.7	0.4	778.8	59.5
	Premium	130,833	26.2	225	0.0	2,926	0.6	266,265	53.3
	Average	\$449		\$225		\$516		\$342	
\$75,000 to \$99,999	Exposure	290.7	6.0			32.8	0.7	4,171.0	85.6
	Premium	151,009	7.8	*		13,949	0.7	1,604,876	82.4
	Average	\$520				\$425		\$385	
\$100,000 to \$124,999	Exposure	476.5	2.5	3.0	0.0	305.4	1.6	16,744.3	86.8
	Premium	336,453	3.9	1,189	0.0	130,563	1.5	7,290,572	85.1
	Average	\$706		\$396		\$427		\$435	
\$125,000 to \$149,999	Exposure	348.7	0.8	2.3	0.0	981.6	2.1	39,029.9	84.4
	Premium	210,923	1.0	894	0.0	440,021	2.0	18,577,693	84.0
	Average	\$605		\$383		\$448		\$476	
\$150,000 to \$174,999	Exposure	508.3	0.6	1.0	0.0	2,325.8	3.0	63,575.2	81.2
	Premium	318,782	0.8	553	0.0	1,103,810	2.8	32,153,910	80.8
	Average	\$627		\$553		\$475		\$506	
\$175,000 to \$199,999	Exposure	500.0	0.5	1.0	0.0	3,866.2	3.9	77,684.1	78.0
	Premium	314,598	0.6	555	0.0	1,888,775	3.5	41,704,884	77.7
	Average	\$629		\$555		\$489		\$537	
\$200,000 to \$299,999	Exposure	1,304.4	0.4	2.0	0.0	16,529.5	4.7	266,302.3	76.3
	Premium	904,182	0.4	911	0.0	8,953,130	4.2	161,466,069	76.0
	Average	\$693		\$456		\$542		\$606	
\$300,000 to \$399,999	Exposure	482.3	0.3	7.0	0.0	7,421.6	4.6	120,937.8	75.2
	Premium	372,013	0.3	3,799	0.0	4,794,625	4.1	88,196,706	74.9
	Average	\$771		\$543		\$646		\$729	
\$400,000 to \$499,999	Exposure	186.8	0.3			2,621.2	4.1	47,619.3	74.6
	Premium	200,195	0.4	*		2,079,460	3.7	41,469,656	74.2
	Average	\$1,072				\$793		\$871	
\$500,000 and Over	Exposure	167.6	0.3			2,832.7	4.6	44,035.1	72.3
	Premium	203,233	0.3	*		3,313,248	4.1	56,237,857	70.3
	Average	\$1,213				\$1,170		\$1,277	
Total	Exposure	4,849.3	0.5	17.3	0.0	36,924.2	4.2	680,973.9	77.0
	Premium	3,240,176	0.5	8,126	0.0	22,722,009	3.8	448,998,716	75.7
	Average	\$668		\$469		\$615		\$659	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Oregon

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	17.5	2.8	222.6	35.3	630.7	100.0
	Premium	6,835	3.7	46,431	25.4	182,951	100.0
	Average	\$391		\$209		\$290	
\$50,000 to \$74,999	Exposure	30.8	2.3	202.1	15.4	1,309.9	100.0
	Premium	8,273	1.7	91,252	18.3	499,774	100.0
	Average	\$269		\$452		\$382	
\$75,000 to \$99,999	Exposure	242.2	5.0	135.4	2.8	4,872.1	100.0
	Premium	96,120	4.9	80,910	4.2	1,946,864	100.0
	Average	\$397		\$597		\$400	
\$100,000 to \$124,999	Exposure	1,683.8	8.7	76.7	0.4	19,289.6	100.0
	Premium	745,876	8.7	61,112	0.7	8,565,765	100.0
	Average	\$443		\$797		\$444	
\$125,000 to \$149,999	Exposure	5,836.3	12.6	50.9	0.1	46,249.8	100.0
	Premium	2,831,695	12.8	50,811	0.2	22,112,037	100.0
	Average	\$485		\$998		\$478	
\$150,000 to \$174,999	Exposure	11,866.3	15.2	41.2	0.1	78,317.8	100.0
	Premium	6,176,223	15.5	46,053	0.1	39,799,331	100.0
	Average	\$520		\$1,119		\$508	
\$175,000 to \$199,999	Exposure	17,479.5	17.6	19.7	0.0	99,550.4	100.0
	Premium	9,719,792	18.1	23,965	0.0	53,652,569	100.0
	Average	\$556		\$1,219		\$539	
\$200,000 to \$299,999	Exposure	64,945.8	18.6	32.0	0.0	349,115.9	100.0
	Premium	41,222,102	19.4	45,335	0.0	212,591,729	100.0
	Average	\$635		\$1,417		\$609	
\$300,000 to \$399,999	Exposure	31,957.4	19.9	4.8	0.0	160,810.8	100.0
	Premium	24,336,527	20.7	8,918	0.0	117,712,588	100.0
	Average	\$762		\$1,877		\$732	
\$400,000 to \$499,999	Exposure	13,382.8	21.0	2.0	0.0	63,812.0	100.0
	Premium	12,107,226	21.7	4,886	0.0	55,861,423	100.0
	Average	\$905		\$2,443		\$875	
\$500,000 and Over	Exposure	13,909.4	22.8			60,944.8	100.0
	Premium	20,241,529	25.3	*		79,995,867	100.0
	Average	\$1,455				\$1,313	
Total	Exposure	161,351.8	18.2	787.3	0.1	884,903.7	100.0
	Premium	117,492,198	19.8	459,673	0.1	592,920,898	100.0
	Average	\$728		\$584		\$670	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Pennsylvania

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	6,798.8	45.3	914.8	6.1	1,044.9	7.0	4,182.0	27.8
	Premium	1,888,446	36.5	239,165	4.6	328,016	6.3	1,964,722	37.9
	Average	\$278		\$261		\$314		\$470	
\$50,000 to \$74,999	Exposure	6,535.3	28.6	453.7	2.0	1,287.0	5.6	10,529.2	46.1
	Premium	2,855,591	24.6	142,874	1.2	527,664	4.5	6,088,195	52.4
	Average	\$437		\$315		\$410		\$578	
\$75,000 to \$99,999	Exposure	4,616.3	14.9	438.3	1.4	1,903.8	6.2	19,670.2	63.7
	Premium	2,450,085	14.5	152,919	0.9	910,695	5.4	11,239,555	66.5
	Average	\$531		\$349		\$478		\$571	
\$100,000 to \$124,999	Exposure	4,806.3	6.7	648.3	0.9	4,217.7	5.8	55,349.6	76.7
	Premium	3,014,393	7.2	276,303	0.7	2,300,665	5.5	32,719,560	78.1
	Average	\$627		\$426		\$545		\$591	
\$125,000 to \$149,999	Exposure	2,585.8	1.6	493.0	0.3	7,518.8	4.7	130,210.3	82.0
	Premium	1,629,663	1.7	218,769	0.2	4,153,547	4.3	81,539,911	84.3
	Average	\$630		\$444		\$552		\$626	
\$150,000 to \$174,999	Exposure	3,221.4	1.1	565.0	0.2	13,730.7	4.7	230,998.4	79.8
	Premium	2,185,503	1.1	268,314	0.1	8,343,454	4.4	157,600,177	82.5
	Average	\$678		\$475		\$608		\$682	
\$175,000 to \$199,999	Exposure	1,627.3	0.4	410.5	0.1	19,979.1	5.5	282,691.8	77.5
	Premium	1,044,293	0.4	203,482	0.1	13,048,033	5.1	207,369,048	80.8
	Average	\$642		\$496		\$653		\$734	
\$200,000 to \$299,999	Exposure	3,553.4	0.3	751.5	0.1	76,621.4	6.4	877,424.3	73.8
	Premium	2,660,473	0.3	424,083	0.0	58,427,959	6.1	740,738,465	77.2
	Average	\$749		\$564		\$763		\$844	
\$300,000 to \$399,999	Exposure	957.4	0.2	194.8	0.0	34,691.1	6.6	379,173.5	72.5
	Premium	900,419	0.2	124,995	0.0	32,300,023	6.2	395,809,180	75.6
	Average	\$940		\$642		\$931		\$1,044	
\$400,000 to \$499,999	Exposure	426.9	0.2	53.8	0.0	13,783.0	6.7	151,562.8	73.5
	Premium	400,913	0.2	41,507	0.0	15,404,618	6.0	195,114,654	76.6
	Average	\$939		\$771		\$1,118		\$1,287	
\$500,000 and Over	Exposure	280.6	0.1	58.8	0.0	14,800.8	7.0	152,305.3	71.7
	Premium	320,593	0.1	68,986	0.0	23,172,734	5.7	296,661,338	72.5
	Average	\$1,143		\$1,173		\$1,566		\$1,948	
Total	Exposure	35,409.5	1.1	4,982.5	0.2	189,578.3	6.1	2,294,097.3	74.4
	Premium	19,350,372	0.7	2,161,397	0.1	158,917,408	5.7	2,126,844,805	76.9
	Average	\$546		\$434		\$838		\$927	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Pennsylvania

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	696.3	4.6	1,383.4	9.2	15,020.2	100.0
	Premium	225,328	4.4	532,990	10.3	5,178,667	100.0
	Average	\$324		\$385		\$345	
\$50,000 to \$74,999	Exposure	2,020.5	8.8	2,015.2	8.8	22,840.8	100.0
	Premium	788,736	6.8	1,211,559	10.4	11,614,619	100.0
	Average	\$390		\$601		\$509	
\$75,000 to \$99,999	Exposure	2,889.8	9.4	1,378.1	4.5	30,896.4	100.0
	Premium	1,262,353	7.5	890,002	5.3	16,905,609	100.0
	Average	\$437		\$646		\$547	
\$100,000 to \$124,999	Exposure	6,163.1	8.5	965.6	1.3	72,150.5	100.0
	Premium	2,945,719	7.0	650,182	1.6	41,906,822	100.0
	Average	\$478		\$673		\$581	
\$125,000 to \$149,999	Exposure	17,514.9	11.0	414.3	0.3	158,737.1	100.0
	Premium	8,845,686	9.1	391,120	0.4	96,778,696	100.0
	Average	\$505		\$944		\$610	
\$150,000 to \$174,999	Exposure	40,504.0	14.0	391.6	0.1	289,411.1	100.0
	Premium	22,175,332	11.6	389,010	0.2	190,961,790	100.0
	Average	\$547		\$993		\$660	
\$175,000 to \$199,999	Exposure	59,653.8	16.4	219.8	0.1	364,582.3	100.0
	Premium	34,894,581	13.6	229,414	0.1	256,788,851	100.0
	Average	\$585		\$1,044		\$704	
\$200,000 to \$299,999	Exposure	230,949.6	19.4	399.4	0.0	1,189,699.6	100.0
	Premium	156,905,541	16.4	494,542	0.1	959,651,063	100.0
	Average	\$679		\$1,238		\$807	
\$300,000 to \$399,999	Exposure	108,021.7	20.6	100.6	0.0	523,139.1	100.0
	Premium	94,600,403	18.1	167,921	0.0	523,902,941	100.0
	Average	\$876		\$1,669		\$1,001	
\$400,000 to \$499,999	Exposure	40,235.3	19.5	35.3	0.0	206,097.1	100.0
	Premium	43,699,410	17.2	76,141	0.0	254,737,243	100.0
	Average	\$1,086		\$2,160		\$1,236	
\$500,000 and Over	Exposure	44,837.6	21.1	19.6	0.0	212,302.8	100.0
	Premium	88,667,705	21.7	49,948	0.0	408,941,304	100.0
	Average	\$1,978		\$2,551		\$1,926	
Total	Exposure	553,486.6	17.9	7,322.8	0.2	3,084,876.8	100.0
	Premium	455,010,794	16.4	5,082,829	0.2	2,767,367,605	100.0
	Average	\$822		\$694		\$897	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Rhode Island

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	53.4	22.6			6.0	2.5	167.8	71.0
	Premium	29,177	25.6	*		2,514	2.2	76,089	66.7
	Average	\$546				\$419		\$454	
\$50,000 to \$74,999	Exposure	50.5	23.3			4.0	1.8	150.0	69.2
	Premium	24,430	19.3	*		2,143	1.7	96,303	75.9
	Average	\$484				\$536		\$642	
\$75,000 to \$99,999	Exposure	71.3	9.8			46.9	6.5	584.0	80.5
	Premium	36,333	7.4	*		28,212	5.8	415,943	84.9
	Average	\$509				\$601		\$712	
\$100,000 to \$124,999	Exposure	146.7	9.4			156.1	10.1	1,170.1	75.4
	Premium	109,514	8.7	*		126,624	10.1	962,825	76.5
	Average	\$747				\$811		\$823	
\$125,000 to \$149,999	Exposure	232.1	7.1	1.0	0.0	314.1	9.5	2,681.3	81.5
	Premium	125,234	4.5	828	0.0	264,777	9.4	2,360,065	84.0
	Average	\$540		\$828		\$843		\$880	
\$150,000 to \$174,999	Exposure	341.0	3.9			759.3	8.7	7,425.2	85.0
	Premium	222,248	2.8	*		660,288	8.3	6,877,734	86.3
	Average	\$652				\$870		\$926	
\$175,000 to \$199,999	Exposure	351.6	2.3			1,781.8	11.6	12,992.8	84.7
	Premium	191,620	1.3	*		1,485,080	10.0	12,926,999	87.1
	Average	\$545				\$833		\$995	
\$200,000 to \$299,999	Exposure	1,273.1	1.4			12,475.9	13.3	78,242.9	83.3
	Premium	735,978	0.7	*		12,476,338	11.4	93,779,108	85.8
	Average	\$578				\$1,000		\$1,199	
\$300,000 to \$399,999	Exposure	607.8	1.0			6,821.3	11.8	48,994.2	84.5
	Premium	458,506	0.5	*		9,081,282	10.5	74,443,177	86.2
	Average	\$754				\$1,331		\$1,519	
\$400,000 to \$499,999	Exposure	226.5	0.8	2.0	0.0	2,642.5	9.9	22,870.9	85.6
	Premium	197,521	0.4	3,741	0.0	4,420,424	9.0	42,886,176	86.9
	Average	\$872		\$1,871		\$1,673		\$1,875	
\$500,000 and Over	Exposure	190.5	0.7			1,729.3	6.4	22,566.8	83.0
	Premium	257,272	0.3	*		4,147,549	5.3	61,085,939	77.6
	Average	\$1,351				\$2,398		\$2,707	
Total	Exposure	3,544.4	1.5	3.0	0.0	26,737.3	11.3	197,845.9	83.9
	Premium	2,387,833	0.7	4,569	0.0	32,695,231	9.3	295,910,358	84.2
	Average	\$674		\$1,523		\$1,223		\$1,496	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Rhode Island

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	3.1	1.3	6.0	2.5	236.3	100.0
	Premium	4,729	4.1	1,564	1.4	114,073	100.0
	Average	\$1,534		\$261		\$483	
\$50,000 to \$74,999	Exposure	1.0	0.5	11.2	5.2	216.7	100.0
	Premium	348	0.3	3,603	2.8	126,827	100.0
	Average	\$348		\$323		\$585	
\$75,000 to \$99,999	Exposure			23.2	3.2	725.4	100.0
	Premium	*		9,275	1.9	489,763	100.0
	Average			\$400		\$675	
\$100,000 to \$124,999	Exposure	2.0	0.1	77.9	5.0	1,552.8	100.0
	Premium	1,449	0.1	57,848	4.6	1,258,260	100.0
	Average	\$725		\$742		\$810	
\$125,000 to \$149,999	Exposure	13.3	0.4	49.5	1.5	3,291.3	100.0
	Premium	11,433	0.4	48,769	1.7	2,811,106	100.0
	Average	\$857		\$985		\$854	
\$150,000 to \$174,999	Exposure	50.1	0.6	157.8	1.8	8,733.3	100.0
	Premium	43,276	0.5	170,146	2.1	7,973,692	100.0
	Average	\$864		\$1,079		\$913	
\$175,000 to \$199,999	Exposure	137.5	0.9	80.1	0.5	15,343.8	100.0
	Premium	134,277	0.9	96,933	0.7	14,834,909	100.0
	Average	\$977		\$1,210		\$967	
\$200,000 to \$299,999	Exposure	1,703.3	1.8	236.9	0.3	93,932.2	100.0
	Premium	2,006,296	1.8	334,501	0.3	109,332,221	100.0
	Average	\$1,178		\$1,412		\$1,164	
\$300,000 to \$399,999	Exposure	1,520.6	2.6	56.0	0.1	57,999.8	100.0
	Premium	2,302,273	2.7	108,684	0.1	86,393,922	100.0
	Average	\$1,514		\$1,941		\$1,490	
\$400,000 to \$499,999	Exposure	951.4	3.6	14.0	0.1	26,707.3	100.0
	Premium	1,825,082	3.7	32,768	0.1	49,365,712	100.0
	Average	\$1,918		\$2,341		\$1,848	
\$500,000 and Over	Exposure	2,689.4	9.9	11.9	0.0	27,188.0	100.0
	Premium	13,231,526	16.8	29,149	0.0	78,751,435	100.0
	Average	\$4,920		\$2,446		\$2,897	
Total	Exposure	7,071.8	3.0	724.4	0.3	235,926.8	100.0
	Premium	19,560,689	5.6	893,240	0.3	351,451,920	100.0
	Average	\$2,766		\$1,233		\$1,490	

Table 4

2016 Average Premium by Amount of Insurance **Dwelling Fire and Homeowners Owner-Occupied Policy Forms** **South Carolina**

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	6,436.2	62.1	3.0	0.0	203.3	2.0	1,999.1	19.3
	Premium	1,523,937	52.8	1,266	0.0	97,050	3.4	490,675	17.0
	Average	\$237		\$422		\$477		\$245	
\$50,000 to \$74,999	Exposure	3,119.3	36.9			391.2	4.6	2,596.5	30.7
	Premium	1,033,928	23.7	*		234,543	5.4	1,657,938	38.0
	Average	\$331				\$600		\$639	
\$75,000 to \$99,999	Exposure	2,382.0	9.8			867.3	3.6	18,949.9	78.0
	Premium	948,329	5.8	*		600,286	3.7	13,112,562	80.8
	Average	\$398				\$692		\$692	
\$100,000 to \$124,999	Exposure	2,473.0	3.5			3,242.9	4.6	62,606.1	88.8
	Premium	1,098,282	2.0	*		2,339,067	4.3	49,107,269	90.4
	Average	\$444				\$721		\$784	
\$125,000 to \$149,999	Exposure	1,993.9	1.8	2.0	0.0	6,364.3	5.7	101,915.5	90.8
	Premium	802,387	0.8	2,181	0.0	4,922,275	5.1	89,614,518	92.3
	Average	\$402		\$1,091		\$773		\$879	
\$150,000 to \$174,999	Exposure	1,808.2	1.4	0.4	0.0	7,679.1	5.9	117,367.6	90.8
	Premium	772,631	0.6	581	0.0	6,439,345	5.2	114,502,092	92.5
	Average	\$427		\$1,394		\$839		\$976	
\$175,000 to \$199,999	Exposure	1,490.3	1.2			7,273.1	6.1	108,408.0	90.8
	Premium	590,790	0.5	*		6,511,592	5.2	116,449,696	92.7
	Average	\$396				\$895		\$1,074	
\$200,000 to \$299,999	Exposure	2,970.7	1.0	9.0	0.0	18,220.1	5.9	278,265.8	90.6
	Premium	1,282,483	0.3	9,914	0.0	18,512,540	4.9	350,050,566	92.7
	Average	\$432		\$1,102		\$1,016		\$1,258	
\$300,000 to \$399,999	Exposure	1,117.3	0.9	6.7	0.0	6,278.3	5.3	108,230.7	90.6
	Premium	565,043	0.3	7,441	0.0	7,735,817	4.4	164,429,103	92.6
	Average	\$506		\$1,116		\$1,232		\$1,519	
\$400,000 to \$499,999	Exposure	418.2	0.9			2,913.8	6.0	43,409.3	89.3
	Premium	244,855	0.3	*		4,238,641	4.6	85,628,195	92.0
	Average	\$586				\$1,455		\$1,973	
\$500,000 and Over	Exposure	540.3	0.9	3.0	0.0	2,647.3	4.5	49,526.8	83.7
	Premium	381,732	0.2	7,170	0.0	5,564,384	2.6	162,655,326	76.8
	Average	\$707		\$2,390		\$2,102		\$3,284	
Total	Exposure	24,749.1	2.5	23.8	0.0	56,080.5	5.6	893,275.3	88.5
	Premium	9,244,397	0.7	28,332	0.0	57,195,540	4.5	1,147,697,940	89.4
	Average	\$374		\$1,193		\$1,020		\$1,285	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
South Carolina

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	51.9	0.5	1,669.9	16.1	10,363.3	100.0
	Premium	8,949	0.3	764,181	26.5	2,886,058	100.0
	Average	\$172		\$458		\$278	
\$50,000 to \$74,999	Exposure	17.3	0.2	2,338.1	27.6	8,462.3	100.0
	Premium	6,210	0.1	1,426,838	32.7	4,359,457	100.0
	Average	\$358		\$610		\$515	
\$75,000 to \$99,999	Exposure	38.8	0.2	2,058.6	8.5	24,296.5	100.0
	Premium	22,689	0.1	1,553,491	9.6	16,237,357	100.0
	Average	\$586		\$755		\$668	
\$100,000 to \$124,999	Exposure	282.2	0.4	1,865.2	2.6	70,469.3	100.0
	Premium	178,987	0.3	1,585,583	2.9	54,309,188	100.0
	Average	\$634		\$850		\$771	
\$125,000 to \$149,999	Exposure	819.1	0.7	1,174.8	1.0	112,269.7	100.0
	Premium	561,160	0.6	1,176,357	1.2	97,078,878	100.0
	Average	\$685		\$1,001		\$865	
\$150,000 to \$174,999	Exposure	1,616.0	1.2	847.0	0.7	129,318.3	100.0
	Premium	1,230,371	1.0	906,525	0.7	123,851,545	100.0
	Average	\$761		\$1,070		\$958	
\$175,000 to \$199,999	Exposure	1,914.1	1.6	339.9	0.3	119,425.1	100.0
	Premium	1,604,534	1.3	400,896	0.3	125,557,346	100.0
	Average	\$838		\$1,179		\$1,051	
\$200,000 to \$299,999	Exposure	7,224.3	2.4	493.7	0.2	307,183.6	100.0
	Premium	7,034,952	1.9	705,928	0.2	377,596,383	100.0
	Average	\$974		\$1,430		\$1,229	
\$300,000 to \$399,999	Exposure	3,776.2	3.2	87.6	0.1	119,496.6	100.0
	Premium	4,656,387	2.6	153,927	0.1	177,547,718	100.0
	Average	\$1,233		\$1,757		\$1,486	
\$400,000 to \$499,999	Exposure	1,865.0	3.8	29.6	0.1	48,635.8	100.0
	Premium	2,933,071	3.1	70,001	0.1	93,114,704	100.0
	Average	\$1,573		\$2,366		\$1,915	
\$500,000 and Over	Exposure	6,472.6	10.9	10.7	0.0	59,200.7	100.0
	Premium	43,138,832	20.4	29,790	0.0	211,777,234	100.0
	Average	\$6,665		\$2,793		\$3,577	
Total	Exposure	24,077.4	2.4	10,915.0	1.1	1,009,121.1	100.0
	Premium	61,376,142	4.8	8,773,517	0.7	1,284,315,868	100.0
	Average	\$2,549		\$804		\$1,273	

Table 4

2016 Average Premium by Amount of Insurance **Dwelling Fire and Homeowners Owner-Occupied Policy Forms** **South Dakota**

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	284.2	13.3	241.5	11.3	426.2	19.9	1,146.2	53.5
	Premium	63,822	6.1	27,298	2.6	213,639	20.6	720,929	69.4
	Average	\$225		\$113		\$501		\$629	
\$50,000 to \$74,999	Exposure	264.3	10.4	21.3	0.8	646.9	25.5	1,505.3	59.4
	Premium	89,805	5.7	9,081	0.6	396,402	25.2	1,020,998	64.9
	Average	\$340		\$426		\$613		\$678	
\$75,000 to \$99,999	Exposure	185.8	3.7	12.0	0.2	641.0	12.9	3,778.0	76.1
	Premium	78,658	2.1	7,603	0.2	446,156	12.0	2,909,900	78.5
	Average	\$423		\$634		\$696		\$770	
\$100,000 to \$124,999	Exposure	196.0	1.6	9.0	0.1	783.9	6.5	9,818.5	81.7
	Premium	121,587	1.2	5,587	0.1	594,382	6.1	8,045,178	82.3
	Average	\$620		\$621		\$758		\$819	
\$125,000 to \$149,999	Exposure	128.4	0.6	6.0	0.0	908.9	4.6	15,740.4	79.7
	Premium	86,505	0.5	4,480	0.0	718,791	4.1	13,998,330	80.1
	Average	\$674		\$747		\$791		\$889	
\$150,000 to \$174,999	Exposure	110.5	0.4	8.0	0.0	917.8	3.6	19,303.3	76.6
	Premium	76,684	0.3	8,406	0.0	749,698	3.2	18,409,139	77.5
	Average	\$694		\$1,051		\$817		\$954	
\$175,000 to \$199,999	Exposure	68.9	0.3	2.0	0.0	768.3	3.2	18,050.3	74.8
	Premium	49,616	0.2	1,645	0.0	687,712	2.8	18,356,239	75.7
	Average	\$720		\$823		\$895		\$1,017	
\$200,000 to \$299,999	Exposure	134.9	0.3	6.3	0.0	1,137.2	2.1	38,479.3	72.4
	Premium	99,278	0.2	5,765	0.0	1,179,518	1.9	45,261,526	73.6
	Average	\$736		\$910		\$1,037		\$1,176	
\$300,000 to \$399,999	Exposure	42.6	0.2	1.0	0.0	185.6	1.1	12,335.5	70.9
	Premium	33,089	0.1	1,317	0.0	263,610	1.1	18,018,590	72.4
	Average	\$777		\$1,317		\$1,420		\$1,461	
\$400,000 to \$499,999	Exposure	11.9	0.2			38.0	0.6	4,145.3	67.7
	Premium	15,397	0.1	*		70,237	0.7	7,380,660	69.2
	Average	\$1,292				\$1,848		\$1,780	
\$500,000 and Over	Exposure	16.2	0.3			46.9	0.8	3,846.9	64.8
	Premium	9,047	0.1	*		171,903	1.1	10,002,040	65.7
	Average	\$560				\$3,664		\$2,600	
Total	Exposure	1,443.7	0.8	307.2	0.2	6,500.8	3.7	128,149.0	73.9
	Premium	723,488	0.4	71,182	0.0	5,492,048	2.8	144,123,529	74.4
	Average	\$501		\$232		\$845		\$1,125	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
South Dakota

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	6.0	0.3	36.8	1.7	2,140.8	100.0
	Premium	3,900	0.4	8,520	0.8	1,038,108	100.0
	Average	\$650		\$231		\$485	
\$50,000 to \$74,999	Exposure	38.8	1.5	55.8	2.2	2,532.6	100.0
	Premium	35,622	2.3	20,723	1.3	1,572,631	100.0
	Average	\$917		\$371		\$621	
\$75,000 to \$99,999	Exposure	286.1	5.8	60.4	1.2	4,963.3	100.0
	Premium	229,093	6.2	36,912	1.0	3,708,322	100.0
	Average	\$801		\$611		\$747	
\$100,000 to \$124,999	Exposure	1,162.6	9.7	53.7	0.4	12,023.7	100.0
	Premium	974,760	10.0	33,010	0.3	9,774,504	100.0
	Average	\$838		\$615		\$813	
\$125,000 to \$149,999	Exposure	2,934.8	14.9	39.2	0.2	19,757.8	100.0
	Premium	2,632,915	15.1	31,944	0.2	17,472,965	100.0
	Average	\$897		\$816		\$884	
\$150,000 to \$174,999	Exposure	4,830.8	19.2	25.2	0.1	25,195.6	100.0
	Premium	4,493,024	18.9	23,363	0.1	23,760,314	100.0
	Average	\$930		\$928		\$943	
\$175,000 to \$199,999	Exposure	5,229.8	21.7	9.9	0.0	24,129.3	100.0
	Premium	5,131,386	21.2	8,675	0.0	24,235,273	100.0
	Average	\$981		\$875		\$1,004	
\$200,000 to \$299,999	Exposure	13,384.6	25.2	22.3	0.0	53,164.6	100.0
	Premium	14,896,189	24.2	25,952	0.0	61,468,228	100.0
	Average	\$1,113		\$1,166		\$1,156	
\$300,000 to \$399,999	Exposure	4,826.9	27.7	3.0	0.0	17,394.6	100.0
	Premium	6,559,892	26.4	6,212	0.0	24,882,710	100.0
	Average	\$1,359		\$2,071		\$1,430	
\$400,000 to \$499,999	Exposure	1,925.8	31.5	2.1	0.0	6,123.2	100.0
	Premium	3,187,970	29.9	4,668	0.0	10,658,932	100.0
	Average	\$1,655		\$2,241		\$1,741	
\$500,000 and Over	Exposure	2,025.8	34.1			5,935.8	100.0
	Premium	5,048,109	33.1	*		15,231,099	100.0
	Average	\$2,492				\$2,566	
Total	Exposure	36,652.1	21.1	308.3	0.2	173,361.0	100.0
	Premium	43,192,860	22.3	199,979	0.1	193,803,086	100.0
	Average	\$1,178		\$649		\$1,118	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Tennessee

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	9,649.2	56.9	3,276.8	19.3	120.9	0.7	1,336.9	7.9
	Premium	2,992,360	42.2	1,868,204	26.4	81,323	1.1	850,448	12.0
	Average	\$310		\$570		\$673		\$636	
\$50,000 to \$74,999	Exposure	2,184.8	8.3	9,939.0	37.7	805.4	3.1	8,643.3	32.8
	Premium	1,149,302	6.0	7,089,055	36.9	707,214	3.7	6,527,565	34.0
	Average	\$526		\$713		\$878		\$755	
\$75,000 to \$99,999	Exposure	1,610.8	2.6	7,685.7	12.3	1,720.6	2.8	45,590.8	73.1
	Premium	996,427	2.0	6,886,174	13.5	1,558,453	3.1	36,479,632	71.6
	Average	\$619		\$896		\$906		\$800	
\$100,000 to \$124,999	Exposure	2,174.4	1.6	3,688.3	2.8	4,514.9	3.4	113,833.0	85.2
	Premium	1,419,296	1.2	3,953,997	3.4	3,776,838	3.2	100,516,904	85.3
	Average	\$653		\$1,072		\$837		\$883	
\$125,000 to \$149,999	Exposure	2,074.8	1.1	1,334.7	0.7	7,302.0	4.0	156,230.9	86.5
	Premium	1,237,534	0.7	1,674,582	1.0	6,428,561	3.8	149,074,934	87.2
	Average	\$596		\$1,255		\$880		\$954	
\$150,000 to \$174,999	Exposure	1,965.5	1.1	523.6	0.3	8,367.3	4.5	161,014.7	86.2
	Premium	1,251,976	0.7	746,127	0.4	7,819,714	4.2	162,660,939	87.2
	Average	\$637		\$1,425		\$935		\$1,010	
\$175,000 to \$199,999	Exposure	1,440.3	0.9	206.7	0.1	7,888.8	4.9	139,076.3	86.0
	Premium	947,802	0.6	332,005	0.2	7,751,392	4.5	148,272,011	87.0
	Average	\$658		\$1,606		\$983		\$1,066	
\$200,000 to \$299,999	Exposure	2,989.0	0.8	201.2	0.1	17,982.6	4.7	327,564.8	85.9
	Premium	2,073,206	0.5	337,886	0.1	20,502,775	4.5	392,469,581	86.7
	Average	\$694		\$1,680		\$1,140		\$1,198	
\$300,000 to \$399,999	Exposure	828.8	0.6	34.1	0.0	5,972.9	4.1	125,683.8	85.6
	Premium	673,034	0.3	74,897	0.0	8,171,002	3.9	179,548,170	86.1
	Average	\$812		\$2,197		\$1,368		\$1,429	
\$400,000 to \$499,999	Exposure	218.7	0.4	8.9	0.0	2,687.2	4.4	52,005.7	84.3
	Premium	244,944	0.2	26,480	0.0	4,458,977	4.2	88,953,590	84.6
	Average	\$1,120		\$2,970		\$1,659		\$1,710	
\$500,000 and Over	Exposure	212.6	0.3	6.7	0.0	3,056.8	4.3	55,148.3	76.9
	Premium	232,878	0.1	19,011	0.0	7,508,844	3.9	140,147,758	72.9
	Average	\$1,095		\$2,852		\$2,456		\$2,541	
Total	Exposure	25,348.8	1.8	26,905.4	1.9	60,419.3	4.2	1,186,128.2	82.9
	Premium	13,218,759	0.8	23,008,418	1.4	68,765,093	4.1	1,405,501,532	83.6
	Average	\$521		\$855		\$1,138		\$1,185	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Tennessee

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	292.3	1.7	2,281.3	13.5	16,957.3	100.0
	Premium	158,265	2.2	1,136,344	16.0	7,086,944	100.0
	Average	\$541		\$498		\$418	
\$50,000 to \$74,999	Exposure	837.9	3.2	3,946.0	15.0	26,356.4	100.0
	Premium	628,632	3.3	3,094,817	16.1	19,196,585	100.0
	Average	\$750		\$784		\$728	
\$75,000 to \$99,999	Exposure	2,826.1	4.5	2,940.1	4.7	62,373.9	100.0
	Premium	2,182,121	4.3	2,839,994	5.6	50,942,801	100.0
	Average	\$772		\$966		\$817	
\$100,000 to \$124,999	Exposure	7,708.7	5.8	1,680.1	1.3	133,599.3	100.0
	Premium	6,418,927	5.4	1,820,342	1.5	117,906,304	100.0
	Average	\$833		\$1,083		\$883	
\$125,000 to \$149,999	Exposure	12,893.2	7.1	773.4	0.4	180,609.0	100.0
	Premium	11,536,448	6.8	941,035	0.6	170,893,094	100.0
	Average	\$895		\$1,217		\$946	
\$150,000 to \$174,999	Exposure	14,489.3	7.8	415.1	0.2	186,775.3	100.0
	Premium	13,516,541	7.2	520,262	0.3	186,515,559	100.0
	Average	\$933		\$1,253		\$999	
\$175,000 to \$199,999	Exposure	12,904.7	8.0	206.2	0.1	161,722.8	100.0
	Premium	12,894,591	7.6	284,869	0.2	170,482,670	100.0
	Average	\$999		\$1,382		\$1,054	
\$200,000 to \$299,999	Exposure	32,527.4	8.5	260.0	0.1	381,524.9	100.0
	Premium	37,134,740	8.2	399,899	0.1	452,918,087	100.0
	Average	\$1,142		\$1,538		\$1,187	
\$300,000 to \$399,999	Exposure	14,269.8	9.7	43.5	0.0	146,832.8	100.0
	Premium	19,969,582	9.6	92,332	0.0	208,529,017	100.0
	Average	\$1,399		\$2,123		\$1,420	
\$400,000 to \$499,999	Exposure	6,757.7	11.0	12.7	0.0	61,690.8	100.0
	Premium	11,476,833	10.9	24,082	0.0	105,184,906	100.0
	Average	\$1,698		\$1,901		\$1,705	
\$500,000 and Over	Exposure	13,324.3	18.6	9.6	0.0	71,758.2	100.0
	Premium	44,187,025	23.0	29,734	0.0	192,125,250	100.0
	Average	\$3,316		\$3,103		\$2,677	
Total	Exposure	118,831.3	8.3	12,567.8	0.9	1,430,200.8	100.0
	Premium	160,103,705	9.5	11,183,710	0.7	1,681,781,217	100.0
	Average	\$1,347		\$890		\$1,176	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Texas

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	37,055.3	37.0	15,107.1	15.1	11,580.0	11.6	20,067.3	20.0
	Premium	10,341,817	14.9	12,155,623	17.5	8,989,262	13.0	23,795,361	34.3
	Average	\$279		\$805		\$776		\$1,186	
\$50,000 to \$74,999	Exposure	34,507.2	26.1	28,709.6	21.7	29,680.0	22.5	27,780.6	21.0
	Premium	10,850,837	8.9	27,102,751	22.1	28,375,407	23.2	43,318,688	35.4
	Average	\$314		\$944		\$956		\$1,559	
\$75,000 to \$99,999	Exposure	33,315.9	16.0	38,188.6	18.3	57,591.6	27.7	66,744.3	32.1
	Premium	9,543,467	4.0	41,666,344	17.6	61,546,107	26.0	109,455,527	46.2
	Average	\$286		\$1,091		\$1,069		\$1,640	
\$100,000 to \$124,999	Exposure	27,369.8	8.0	57,503.4	16.7	88,375.5	25.7	141,886.3	41.2
	Premium	7,980,350	1.8	67,800,499	15.0	106,937,815	23.6	236,245,912	52.1
	Average	\$292		\$1,179		\$1,210		\$1,665	
\$125,000 to \$149,999	Exposure	17,772.1	3.9	77,141.0	16.9	92,330.4	20.2	220,421.7	48.3
	Premium	5,525,450	0.9	95,542,979	14.8	124,674,745	19.3	360,234,664	55.8
	Average	\$311		\$1,239		\$1,350		\$1,634	
\$150,000 to \$174,999	Exposure	12,722.1	2.3	98,477.1	17.9	81,370.5	14.8	294,172.3	53.4
	Premium	4,339,475	0.5	129,021,192	15.7	120,365,283	14.6	483,311,167	58.8
	Average	\$341		\$1,310		\$1,479		\$1,643	
\$175,000 to \$199,999	Exposure	8,884.2	1.6	101,359.3	18.6	62,607.4	11.5	303,925.0	55.9
	Premium	3,118,574	0.4	140,566,193	16.5	101,154,645	11.9	510,307,968	59.9
	Average	\$351		\$1,387		\$1,616		\$1,679	
\$200,000 to \$299,999	Exposure	14,113.9	1.0	245,384.4	17.6	118,010.1	8.5	836,227.0	60.1
	Premium	5,870,859	0.2	383,314,405	15.7	220,033,178	9.0	1,534,852,398	63.0
	Average	\$416		\$1,562		\$1,865		\$1,835	
\$300,000 to \$399,999	Exposure	3,031.8	0.6	89,386.4	16.9	31,902.5	6.0	332,578.4	62.9
	Premium	1,951,264	0.2	167,469,753	15.3	73,122,057	6.7	719,570,865	65.5
	Average	\$644		\$1,874		\$2,292		\$2,164	
\$400,000 to \$499,999	Exposure	928.7	0.4	42,708.3	18.1	10,902.9	4.6	148,966.9	63.3
	Premium	808,610	0.1	91,174,693	16.1	30,273,092	5.3	375,278,809	66.3
	Average	\$871		\$2,135		\$2,777		\$2,519	
\$500,000 and Over	Exposure	579.9	0.2	36,795.2	14.1	9,037.5	3.5	141,651.1	54.3
	Premium	726,973	0.1	105,828,837	11.3	34,090,799	3.6	511,594,300	54.7
	Average	\$1,254		\$2,876		\$3,772		\$3,612	
Total	Exposure	190,280.8	4.0	830,760.3	17.5	593,388.4	12.5	2,534,420.8	53.3
	Premium	61,057,676	0.7	1,261,643,269	15.3	909,562,390	11.0	4,907,965,659	59.6
	Average	\$321		\$1,519		\$1,533		\$1,937	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Texas

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	16,337.5	16.3			100,147.2	100.0
	Premium	14,001,792	20.2	*		69,283,855	100.0
	Average	\$857				\$692	
\$50,000 to \$74,999	Exposure	11,442.7	8.7			132,120.0	100.0
	Premium	12,844,554	10.5	*		122,492,237	100.0
	Average	\$1,123				\$927	
\$75,000 to \$99,999	Exposure	12,348.9	5.9			208,189.3	100.0
	Premium	14,632,379	6.2	*		236,843,824	100.0
	Average	\$1,185				\$1,138	
\$100,000 to \$124,999	Exposure	28,977.3	8.4			344,112.3	100.0
	Premium	34,255,076	7.6	*		453,219,652	100.0
	Average	\$1,182				\$1,317	
\$125,000 to \$149,999	Exposure	48,565.2	10.6			456,230.3	100.0
	Premium	59,496,591	9.2	*		645,474,429	100.0
	Average	\$1,225				\$1,415	
\$150,000 to \$174,999	Exposure	63,717.0	11.6			550,458.9	100.0
	Premium	84,851,309	10.3	*		821,888,426	100.0
	Average	\$1,332				\$1,493	
\$175,000 to \$199,999	Exposure	67,271.8	12.4			544,047.7	100.0
	Premium	96,397,905	11.3	*		851,545,285	100.0
	Average	\$1,433				\$1,565	
\$200,000 to \$299,999	Exposure	177,859.0	12.8			1,391,594.4	100.0
	Premium	290,477,720	11.9	*		2,434,548,560	100.0
	Average	\$1,633				\$1,749	
\$300,000 to \$399,999	Exposure	71,490.5	13.5			528,389.6	100.0
	Premium	135,855,304	12.4	*		1,097,969,243	100.0
	Average	\$1,900				\$2,078	
\$400,000 to \$499,999	Exposure	31,812.7	13.5			235,319.5	100.0
	Premium	68,765,909	12.1	*		566,301,113	100.0
	Average	\$2,162				\$2,407	
\$500,000 and Over	Exposure	72,725.3	27.9			260,789.0	100.0
	Premium	283,435,949	30.3	*		935,676,858	100.0
	Average	\$3,897				\$3,588	
Total	Exposure	602,547.8	12.7			4,751,398.2	100.0
	Premium	1,095,014,488	13.3	*		8,235,243,482	100.0
	Average	\$1,817				\$1,733	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Utah

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	199.7	29.4	3.0	0.4	66.5	9.8	376.3	55.4
	Premium	35,770	18.5	737	0.4	20,258	10.5	131,038	67.8
	Average	\$179		\$246		\$305		\$348	
\$50,000 to \$74,999	Exposure	93.1	11.5			27.3	3.4	641.3	78.9
	Premium	33,797	11.9	*		10,181	3.6	223,766	79.0
	Average	\$363				\$374		\$349	
\$75,000 to \$99,999	Exposure	170.0	4.9	1.0	0.0	65.5	1.9	2,992.4	86.8
	Premium	50,926	3.8	298	0.0	25,885	1.9	1,190,397	88.1
	Average	\$300		\$298		\$395		\$398	
\$100,000 to \$124,999	Exposure	431.8	3.0	2.1	0.0	427.2	3.0	12,125.3	84.0
	Premium	146,682	2.3	718	0.0	181,774	2.9	5,394,188	85.0
	Average	\$340		\$345		\$426		\$445	
\$125,000 to \$149,999	Exposure	631.4	1.8	2.0	0.0	1,236.3	3.5	28,414.3	81.3
	Premium	198,139	1.2	536	0.0	569,504	3.4	13,703,897	82.1
	Average	\$314		\$268		\$461		\$482	
\$150,000 to \$174,999	Exposure	829.3	1.4	4.3	0.0	2,627.8	4.4	45,600.9	76.7
	Premium	273,445	0.9	2,026	0.0	1,293,092	4.2	23,608,141	77.6
	Average	\$330		\$477		\$492		\$518	
\$175,000 to \$199,999	Exposure	772.3	1.1	3.0	0.0	3,502.7	4.9	52,375.7	74.0
	Premium	242,414	0.6	1,330	0.0	1,834,075	4.8	28,737,563	74.8
	Average	\$314		\$443		\$524		\$549	
\$200,000 to \$299,999	Exposure	1,857.3	0.8	9.4	0.0	12,139.5	5.4	157,453.3	70.6
	Premium	642,867	0.5	3,724	0.0	6,992,008	5.2	95,651,762	71.4
	Average	\$346		\$395		\$576		\$607	
\$300,000 to \$399,999	Exposure	508.7	0.5	9.2	0.0	5,160.3	5.4	64,147.3	67.6
	Premium	211,571	0.3	3,877	0.0	3,490,340	5.2	46,363,289	68.5
	Average	\$416		\$423		\$676		\$723	
\$400,000 to \$499,999	Exposure	196.8	0.5	6.0	0.0	1,758.4	4.8	24,717.6	67.3
	Premium	95,637	0.3	3,101	0.0	1,445,730	4.5	21,638,573	68.1
	Average	\$486		\$517		\$822		\$875	
\$500,000 and Over	Exposure	124.1	0.3	1.0	0.0	1,508.8	3.7	27,278.7	67.2
	Premium	92,710	0.2	715	0.0	1,760,729	2.9	39,635,146	65.3
	Average	\$747		\$715		\$1,167		\$1,453	
Total	Exposure	5,814.4	1.0	40.9	0.0	28,520.3	4.9	416,122.9	71.8
	Premium	2,023,958	0.5	17,062	0.0	17,623,576	4.5	276,277,760	71.2
	Average	\$348		\$417		\$618		\$664	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Utah

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	20.3	3.0	13.6	2.0	679.3	100.0
	Premium	3,739	1.9	1,838	1.0	193,380	100.0
	Average	\$185		\$135		\$285	
\$50,000 to \$74,999	Exposure	19.7	2.4	31.2	3.8	812.4	100.0
	Premium	5,426	1.9	10,137	3.6	283,307	100.0
	Average	\$276		\$325		\$349	
\$75,000 to \$99,999	Exposure	189.7	5.5	26.9	0.8	3,445.5	100.0
	Premium	72,181	5.3	11,758	0.9	1,351,445	100.0
	Average	\$381		\$437		\$392	
\$100,000 to \$124,999	Exposure	1,420.3	9.8	21.3	0.1	14,427.8	100.0
	Premium	610,921	9.6	12,453	0.2	6,346,736	100.0
	Average	\$430		\$586		\$440	
\$125,000 to \$149,999	Exposure	4,640.1	13.3	20.1	0.1	34,944.1	100.0
	Premium	2,196,247	13.2	15,459	0.1	16,683,782	100.0
	Average	\$473		\$770		\$477	
\$150,000 to \$174,999	Exposure	10,417.3	17.5	12.0	0.0	59,491.6	100.0
	Premium	5,253,711	17.3	9,520	0.0	30,439,935	100.0
	Average	\$504		\$793		\$512	
\$175,000 to \$199,999	Exposure	14,132.4	20.0	19.4	0.0	70,805.5	100.0
	Premium	7,613,902	19.8	14,185	0.0	38,443,469	100.0
	Average	\$539		\$731		\$543	
\$200,000 to \$299,999	Exposure	51,593.2	23.1	26.3	0.0	223,078.9	100.0
	Premium	30,622,905	22.9	14,397	0.0	133,927,663	100.0
	Average	\$594		\$548		\$600	
\$300,000 to \$399,999	Exposure	25,016.1	26.4	11.0	0.0	94,852.5	100.0
	Premium	17,638,435	26.0	6,581	0.0	67,714,093	100.0
	Average	\$705		\$598		\$714	
\$400,000 to \$499,999	Exposure	10,032.4	27.3	5.0	0.0	36,716.3	100.0
	Premium	8,590,511	27.0	3,340	0.0	31,776,892	100.0
	Average	\$856		\$668		\$865	
\$500,000 and Over	Exposure	11,697.7	28.8	8.0	0.0	40,618.3	100.0
	Premium	19,168,413	31.6	7,114	0.0	60,664,827	100.0
	Average	\$1,639		\$889		\$1,494	
Total	Exposure	129,179.0	22.3	194.7	0.0	579,872.2	100.0
	Premium	91,776,391	23.7	106,782	0.0	387,825,529	100.0
	Average	\$710		\$549		\$669	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Vermont

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	455.0	37.4	509.5	41.9	150.2	12.4	90.8	7.5
	Premium	80,355	21.2	214,780	56.7	55,013	14.5	26,026	6.9
	Average	\$177		\$422		\$366		\$287	
\$50,000 to \$74,999	Exposure	335.3	24.7	235.8	17.4	375.0	27.6	392.5	28.9
	Premium	81,458	15.8	108,196	21.0	163,741	31.8	152,883	29.7
	Average	\$243		\$459		\$437		\$390	
\$75,000 to \$99,999	Exposure	314.0	14.7	267.3	12.5	594.2	27.8	942.8	44.2
	Premium	98,018	10.0	132,076	13.4	307,616	31.3	437,512	44.4
	Average	\$312		\$494		\$518		\$464	
\$100,000 to \$124,999	Exposure	322.8	9.1	254.3	7.1	501.3	14.1	2,442.4	68.6
	Premium	147,132	7.7	141,524	7.4	302,471	15.8	1,301,524	68.1
	Average	\$456		\$556		\$603		\$533	
\$125,000 to \$149,999	Exposure	203.5	3.4	239.3	4.0	452.5	7.5	5,087.3	84.2
	Premium	88,128	2.4	148,470	4.1	296,790	8.3	3,029,763	84.2
	Average	\$433		\$620		\$656		\$596	
\$150,000 to \$174,999	Exposure	267.3	2.5	207.5	1.9	554.5	5.2	9,426.3	88.5
	Premium	141,915	2.1	143,108	2.1	351,827	5.2	6,004,918	88.8
	Average	\$531		\$690		\$634		\$637	
\$175,000 to \$199,999	Exposure	140.3	1.0	154.8	1.1	622.8	4.2	13,473.9	91.5
	Premium	74,040	0.7	118,704	1.2	424,145	4.3	9,040,556	91.5
	Average	\$528		\$767		\$681		\$671	
\$200,000 to \$299,999	Exposure	411.9	0.6	313.8	0.5	2,065.2	3.2	59,970.7	92.1
	Premium	262,770	0.5	277,029	0.6	1,648,159	3.3	45,904,959	92.2
	Average	\$638		\$883		\$798		\$765	
\$300,000 to \$399,999	Exposure	139.6	0.4	59.8	0.2	702.1	2.0	32,941.9	91.9
	Premium	110,127	0.3	64,496	0.2	741,564	2.2	30,620,061	91.9
	Average	\$789		\$1,079		\$1,056		\$930	
\$400,000 to \$499,999	Exposure	62.7	0.4	13.5	0.1	215.8	1.4	13,875.9	90.7
	Premium	49,388	0.3	21,497	0.1	305,494	1.8	15,605,530	90.7
	Average	\$788		\$1,592		\$1,415		\$1,125	
\$500,000 and Over	Exposure	81.6	0.4	15.0	0.1	124.8	0.7	15,751.8	84.7
	Premium	78,595	0.2	24,297	0.1	247,424	0.7	26,600,430	78.0
	Average	\$963		\$1,620		\$1,982		\$1,689	
Total	Exposure	2,734.0	1.6	2,270.5	1.3	6,358.3	3.6	154,396.3	88.5
	Premium	1,211,926	0.8	1,394,177	0.9	4,844,244	3.1	138,724,162	87.6
	Average	\$443		\$614		\$762		\$898	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Vermont

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure			10.2	0.8	1,215.7	100.0
	Premium	*		2,339	0.6	378,513	100.0
	Average			\$230		\$311	
\$50,000 to \$74,999	Exposure	1.0	0.1	17.6	1.3	1,357.1	100.0
	Premium	161	0.0	7,855	1.5	514,294	100.0
	Average	\$161		\$447		\$379	
\$75,000 to \$99,999	Exposure	3.0	0.1	13.0	0.6	2,134.3	100.0
	Premium	1,066	0.1	8,026	0.8	984,314	100.0
	Average	\$355		\$617		\$461	
\$100,000 to \$124,999	Exposure	22.8	0.6	16.6	0.5	3,560.3	100.0
	Premium	9,783	0.5	8,897	0.5	1,911,331	100.0
	Average	\$430		\$537		\$537	
\$125,000 to \$149,999	Exposure	45.4	0.8	11.0	0.2	6,039.0	100.0
	Premium	24,540	0.7	9,454	0.3	3,597,145	100.0
	Average	\$540		\$859		\$596	
\$150,000 to \$174,999	Exposure	171.3	1.6	21.0	0.2	10,647.9	100.0
	Premium	99,146	1.5	21,950	0.3	6,762,864	100.0
	Average	\$579		\$1,045		\$635	
\$175,000 to \$199,999	Exposure	327.6	2.2	13.2	0.1	14,732.5	100.0
	Premium	210,919	2.1	14,002	0.1	9,882,366	100.0
	Average	\$644		\$1,063		\$671	
\$200,000 to \$299,999	Exposure	2,333.3	3.6	13.7	0.0	65,108.6	100.0
	Premium	1,668,572	3.4	14,390	0.0	49,775,879	100.0
	Average	\$715		\$1,053		\$765	
\$300,000 to \$399,999	Exposure	1,974.8	5.5	11.0	0.0	35,829.2	100.0
	Premium	1,747,175	5.2	24,231	0.1	33,307,654	100.0
	Average	\$885		\$2,203		\$930	
\$400,000 to \$499,999	Exposure	1,128.7	7.4			15,296.6	100.0
	Premium	1,218,976	7.1	*		17,200,885	100.0
	Average	\$1,080				\$1,124	
\$500,000 and Over	Exposure	2,616.3	14.1			18,589.4	100.0
	Premium	7,167,109	21.0	*		34,117,855	100.0
	Average	\$2,739				\$1,835	
Total	Exposure	8,624.2	4.9	127.2	0.1	174,510.4	100.0
	Premium	12,147,447	7.7	111,144	0.1	158,433,100	100.0
	Average	\$1,409		\$874		\$908	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Virginia

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	3,679.3	47.2	100.8	1.3	1,378.8	17.7	2,323.8	29.8
	Premium	789,798	43.3	19,521	1.1	402,834	22.1	529,863	29.1
	Average	\$215		\$194		\$292		\$228	
\$50,000 to \$74,999	Exposure	2,798.3	35.4	72.6	0.9	305.9	3.9	3,970.0	50.3
	Premium	890,004	31.9	18,661	0.7	139,424	5.0	1,439,430	51.7
	Average	\$318		\$257		\$456		\$363	
\$75,000 to \$99,999	Exposure	2,884.0	11.7	80.1	0.3	744.4	3.0	19,433.3	78.8
	Premium	1,082,673	8.8	24,586	0.2	372,183	3.0	10,076,450	81.6
	Average	\$375		\$307		\$500		\$519	
\$100,000 to \$124,999	Exposure	3,572.4	4.9	173.7	0.2	2,412.1	3.3	63,000.1	85.8
	Premium	1,518,601	3.5	32,732	0.1	1,448,059	3.3	37,938,266	87.2
	Average	\$425		\$188		\$600		\$602	
\$125,000 to \$149,999	Exposure	2,953.3	2.4	80.4	0.1	4,317.8	3.5	107,642.4	86.4
	Premium	1,227,776	1.5	24,508	0.0	2,910,493	3.5	72,356,780	87.5
	Average	\$416		\$305		\$674		\$672	
\$150,000 to \$174,999	Exposure	3,014.9	1.9	61.0	0.0	5,985.9	3.7	137,888.6	85.5
	Premium	1,305,963	1.1	22,402	0.0	4,311,334	3.7	101,255,803	86.8
	Average	\$433		\$367		\$720		\$734	
\$175,000 to \$199,999	Exposure	2,268.7	1.3	39.9	0.0	6,453.0	3.8	143,782.7	85.3
	Premium	968,497	0.7	18,306	0.0	4,948,364	3.8	112,196,652	86.6
	Average	\$427		\$459		\$767		\$780	
\$200,000 to \$299,999	Exposure	5,647.8	1.0	103.7	0.0	20,445.1	3.6	482,489.3	85.8
	Premium	2,479,046	0.5	51,432	0.0	17,339,005	3.6	425,819,176	87.2
	Average	\$439		\$496		\$848		\$883	
\$300,000 to \$399,999	Exposure	2,084.0	0.7	31.3	0.0	9,693.5	3.1	271,455.6	87.0
	Premium	989,146	0.3	19,297	0.0	9,333,263	3.0	272,438,498	87.9
	Average	\$475		\$618		\$963		\$1,004	
\$400,000 to \$499,999	Exposure	783.5	0.5	14.3	0.0	4,555.0	2.9	134,211.1	86.5
	Premium	487,886	0.3	10,151	0.0	5,104,250	2.8	161,125,636	87.6
	Average	\$623		\$712		\$1,121		\$1,201	
\$500,000 and Over	Exposure	651.9	0.3	21.5	0.0	5,895.4	2.8	173,653.8	83.9
	Premium	388,761	0.1	15,588	0.0	8,864,928	2.5	291,917,543	82.3
	Average	\$596		\$725		\$1,504		\$1,681	
Total	Exposure	30,338.0	1.7	779.2	0.0	62,186.8	3.4	1,539,850.8	85.3
	Premium	12,128,151	0.7	257,184	0.0	55,174,137	3.2	1,487,094,097	86.1
	Average	\$400		\$330		\$887		\$966	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Virginia

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	1,347.1	3.1	78.3	1.0	7,801.0	100.0
	Premium	734,008	3.4	17,526	1.0	1,822,241	100.0
	Average	\$545		\$224		\$234	
\$50,000 to \$74,999	Exposure	5,197.3	8.2	105.0	1.3	7,897.8	100.0
	Premium	3,208,654	9.2	42,830	1.5	2,785,918	100.0
	Average	\$617		\$408		\$353	
\$75,000 to \$99,999	Exposure	10,909.9	5.9	87.2	0.4	24,676.9	100.0
	Premium	7,073,518	6.0	49,981	0.4	12,347,880	100.0
	Average	\$648		\$573		\$500	
\$100,000 to \$124,999	Exposure	15,165.1	5.7	74.5	0.1	73,411.8	100.0
	Premium	10,164,584	5.8	45,264	0.1	43,525,844	100.0
	Average	\$670		\$608		\$593	
\$125,000 to \$149,999	Exposure	16,184.8	7.6	34.1	0.0	124,555.8	100.0
	Premium	11,457,301	7.5	23,726	0.0	82,738,094	100.0
	Average	\$708		\$696		\$664	
\$150,000 to \$174,999	Exposure	51,276.2	8.8	25.4	0.0	161,228.3	100.0
	Premium	40,225,784	8.3	18,759	0.0	116,631,487	100.0
	Average	\$784		\$738		\$723	
\$175,000 to \$199,999	Exposure	26,829.2	9.5	12.7	0.0	168,578.3	100.0
	Premium	24,447,818	8.8	10,473	0.0	129,553,393	100.0
	Average	\$911		\$827		\$769	
\$200,000 to \$299,999	Exposure	14,009.8	9.5	30.0	0.0	562,041.2	100.0
	Premium	15,080,036	8.7	29,859	0.0	488,368,711	100.0
	Average	\$1,076		\$995		\$869	
\$300,000 to \$399,999	Exposure	21,731.8	9.3	6.2	0.0	312,193.3	100.0
	Premium	37,959,814	8.8	5,694	0.0	310,065,743	100.0
	Average	\$1,747		\$923		\$993	
\$400,000 to \$499,999	Exposure	163,270.3	10.0	5.0	0.0	155,148.3	100.0
	Premium	150,552,259	9.3	8,726	0.0	183,907,745	100.0
	Average	\$922		\$1,745		\$1,185	
\$500,000 and Over	Exposure	240.0	12.9	1.9	0.0	206,988.5	100.0
	Premium	62,699	15.1	1,974	0.0	354,577,144	100.0
	Average	\$261		\$1,030		\$1,713	
Total	Exposure	646.0	9.5	460.3	0.0	1,804,521.0	100.0
	Premium	255,569	9.9	254,812	0.0	1,726,324,200	100.0
	Average	\$396		\$554		\$957	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Washington

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	690.0	61.0			4.1	0.4	118.7	10.5
	Premium	249,268	71.4	*		2,329	0.7	43,392	12.4
	Average	\$361				\$570		\$366	
\$50,000 to \$74,999	Exposure	779.7	38.0			12.6	0.6	888.2	43.3
	Premium	361,673	41.9	*		6,981	0.8	352,515	40.8
	Average	\$464				\$555		\$397	
\$75,000 to \$99,999	Exposure	842.3	13.5	4.0	0.1	51.4	0.8	4,738.3	75.9
	Premium	423,112	14.6	1,592	0.1	28,280	1.0	2,141,666	73.8
	Average	\$502		\$398		\$550		\$452	
\$100,000 to \$124,999	Exposure	1,296.2	5.7			443.7	2.0	18,843.3	82.9
	Premium	830,693	6.9	*		201,682	1.7	9,825,027	81.5
	Average	\$641				\$455		\$521	
\$125,000 to \$149,999	Exposure	886.6	1.7	1.1	0.0	1,007.8	2.0	43,541.4	84.5
	Premium	550,941	1.9	570	0.0	540,879	1.8	24,691,931	84.2
	Average	\$621		\$526		\$537		\$567	
\$150,000 to \$174,999	Exposure	1,050.3	1.2	3.0	0.0	2,189.2	2.4	73,985.8	82.5
	Premium	813,754	1.5	1,425	0.0	1,270,320	2.3	44,966,899	82.3
	Average	\$775		\$475		\$580		\$608	
\$175,000 to \$199,999	Exposure	759.8	0.6	2.0	0.0	3,264.1	2.6	99,564.7	80.5
	Premium	541,950	0.7	1,050	0.0	2,058,058	2.6	63,955,029	80.4
	Average	\$713		\$525		\$631		\$642	
\$200,000 to \$299,999	Exposure	2,594.3	0.4	6.0	0.0	14,744.1	2.5	456,127.0	76.6
	Premium	2,221,427	0.5	3,320	0.0	10,777,681	2.5	329,983,465	76.4
	Average	\$856		\$553		\$731		\$723	
\$300,000 to \$399,999	Exposure	1,151.3	0.3	8.0	0.0	7,916.6	2.2	266,069.5	72.8
	Premium	949,858	0.3	6,384	0.0	7,008,411	2.3	226,577,201	73.0
	Average	\$825		\$798		\$885		\$852	
\$400,000 to \$499,999	Exposure	472.5	0.3	3.0	0.0	3,322.5	2.1	111,918.1	71.1
	Premium	442,970	0.3	1,701	0.0	3,464,966	2.2	111,915,505	71.2
	Average	\$938		\$567		\$1,043		\$1,000	
\$500,000 and Over	Exposure	449.3	0.3	1.0	0.0	3,003.9	1.9	115,411.8	71.8
	Premium	479,335	0.2	1,076	0.0	4,469,376	1.9	164,345,248	69.5
	Average	\$1,067		\$1,076		\$1,488		\$1,424	
Total	Exposure	10,972.2	0.7	28.1	0.0	35,959.9	2.3	1,191,206.7	75.6
	Premium	7,864,981	0.6	17,118	0.0	29,828,963	2.3	978,797,878	74.4
	Average	\$717		\$610		\$830		\$822	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Washington

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	48.3	4.3	269.8	23.9	1,130.8	100.0
	Premium	6,671	1.9	47,503	13.6	349,163	100.0
	Average	\$138		\$176		\$309	
\$50,000 to \$74,999	Exposure	43.7	2.1	327.7	16.0	2,051.8	100.0
	Premium	17,371	2.0	124,857	14.5	863,397	100.0
	Average	\$398		\$381		\$421	
\$75,000 to \$99,999	Exposure	353.8	5.7	250.1	4.0	6,239.8	100.0
	Premium	160,298	5.5	147,254	5.1	2,902,202	100.0
	Average	\$453		\$589		\$465	
\$100,000 to \$124,999	Exposure	1,931.8	8.5	209.3	0.9	22,724.3	100.0
	Premium	1,031,808	8.6	158,682	1.3	12,047,892	100.0
	Average	\$534		\$758		\$530	
\$125,000 to \$149,999	Exposure	5,951.7	11.6	115.7	0.2	51,504.3	100.0
	Premium	3,431,020	11.7	101,287	0.3	29,316,628	100.0
	Average	\$576		\$876		\$569	
\$150,000 to \$174,999	Exposure	12,318.7	13.7	103.7	0.1	89,650.7	100.0
	Premium	7,484,593	13.7	102,494	0.2	54,639,485	100.0
	Average	\$608		\$989		\$609	
\$175,000 to \$199,999	Exposure	19,943.0	16.1	77.5	0.1	123,611.0	100.0
	Premium	12,879,549	16.2	87,842	0.1	79,523,478	100.0
	Average	\$646		\$1,133		\$643	
\$200,000 to \$299,999	Exposure	122,057.3	20.5	135.7	0.0	595,664.3	100.0
	Premium	88,491,231	20.5	178,360	0.0	431,655,484	100.0
	Average	\$725		\$1,315		\$725	
\$300,000 to \$399,999	Exposure	90,246.7	24.7	37.8	0.0	365,429.8	100.0
	Premium	75,653,493	24.4	62,518	0.0	310,257,865	100.0
	Average	\$838		\$1,652		\$849	
\$400,000 to \$499,999	Exposure	41,760.8	26.5	6.5	0.0	157,483.4	100.0
	Premium	41,296,116	26.3	14,452	0.0	157,135,710	100.0
	Average	\$989		\$2,223		\$998	
\$500,000 and Over	Exposure	41,979.8	26.1	3.5	0.0	160,849.3	100.0
	Premium	67,326,279	28.5	8,604	0.0	236,629,918	100.0
	Average	\$1,604		\$2,458		\$1,471	
Total	Exposure	336,635.4	21.4	1,537.2	0.1	1,576,339.4	100.0
	Premium	297,778,429	22.6	1,033,853	0.1	1,315,321,222	100.0
	Average	\$885		\$673		\$834	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

West Virginia

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	1,636.2	38.3	358.0	8.4	183.7	4.3	1,530.2	35.8
	Premium	431,969	25.3	131,096	7.7	87,025	5.1	762,358	44.6
	Average	\$264		\$366		\$474		\$498	
\$50,000 to \$74,999	Exposure	1,238.7	14.4	489.9	5.7	318.2	3.7	5,233.7	60.7
	Premium	502,873	10.5	237,204	5.0	175,426	3.7	2,989,909	62.4
	Average	\$406		\$484		\$551		\$571	
\$75,000 to \$99,999	Exposure	565.4	3.2	312.0	1.8	747.2	4.2	14,214.5	80.3
	Premium	295,420	2.6	183,041	1.6	467,437	4.2	8,940,873	79.7
	Average	\$522		\$587		\$626		\$629	
\$100,000 to \$124,999	Exposure	536.6	1.5	173.9	0.5	1,649.5	4.7	29,656.8	84.1
	Premium	341,002	1.4	117,143	0.5	1,032,695	4.3	20,408,976	84.6
	Average	\$636		\$674		\$626		\$688	
\$125,000 to \$149,999	Exposure	282.4	0.6	96.3	0.2	2,215.2	4.8	38,291.2	82.9
	Premium	165,698	0.5	65,719	0.2	1,395,734	4.1	28,694,045	84.4
	Average	\$587		\$683		\$630		\$749	
\$150,000 to \$174,999	Exposure	267.3	0.5	67.6	0.1	2,816.6	5.6	39,830.8	78.9
	Premium	182,981	0.5	48,253	0.1	1,837,681	4.7	31,889,209	80.9
	Average	\$684		\$714		\$652		\$801	
\$175,000 to \$199,999	Exposure	144.5	0.3	39.2	0.1	2,862.1	6.1	35,476.7	76.1
	Premium	80,260	0.2	30,703	0.1	1,940,582	5.0	30,503,009	78.7
	Average	\$555		\$784		\$678		\$860	
\$200,000 to \$299,999	Exposure	379.4	0.3	93.9	0.1	7,859.1	7.1	81,089.0	73.0
	Premium	280,371	0.3	63,069	0.1	5,998,828	5.7	79,934,781	75.7
	Average	\$739		\$672		\$763		\$986	
\$300,000 to \$399,999	Exposure	126.1	0.3	23.2	0.1	2,354.0	6.5	25,947.4	71.5
	Premium	89,224	0.2	18,828	0.0	2,215,850	5.3	30,967,692	73.6
	Average	\$708		\$813		\$941		\$1,193	
\$400,000 to \$499,999	Exposure	22.0	0.2	4.3	0.0	724.3	5.9	8,900.7	72.0
	Premium	24,145	0.1	4,568	0.0	821,954	4.8	12,653,364	73.6
	Average	\$1,098		\$1,054		\$1,135		\$1,422	
\$500,000 and Over	Exposure	14.8	0.1	4.9	0.0	692.2	5.6	8,117.9	65.5
	Premium	10,270	0.0	6,727	0.0	1,154,482	4.5	16,706,864	65.1
	Average	\$696		\$1,368		\$1,668		\$2,058	
Total	Exposure	5,213.3	1.4	1,663.2	0.4	22,421.9	5.9	288,288.8	75.6
	Premium	2,404,213	0.7	906,351	0.3	17,127,694	5.0	264,451,080	76.7
	Average	\$461		\$545		\$764		\$917	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
West Virginia

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	341.3	8.0	225.3	5.3	4,274.7	100.0
	Premium	188,719	11.0	107,796	6.3	1,708,963	100.0
	Average	\$553		\$478		\$400	
\$50,000 to \$74,999	Exposure	839.6	9.7	506.2	5.9	8,626.2	100.0
	Premium	566,420	11.8	319,987	6.7	4,791,819	100.0
	Average	\$675		\$632		\$555	
\$75,000 to \$99,999	Exposure	1,463.9	8.3	397.2	2.2	17,700.2	100.0
	Premium	1,042,709	9.3	284,642	2.5	11,214,122	100.0
	Average	\$712		\$717		\$634	
\$100,000 to \$124,999	Exposure	3,039.1	8.6	202.3	0.6	35,258.2	100.0
	Premium	2,055,767	8.5	162,059	0.7	24,117,642	100.0
	Average	\$676		\$801		\$684	
\$125,000 to \$149,999	Exposure	5,216.3	11.3	103.5	0.2	46,204.8	100.0
	Premium	3,592,065	10.6	91,629	0.3	34,004,890	100.0
	Average	\$689		\$885		\$736	
\$150,000 to \$174,999	Exposure	7,404.6	14.7	78.4	0.2	50,465.3	100.0
	Premium	5,394,647	13.7	80,689	0.2	39,433,460	100.0
	Average	\$729		\$1,029		\$781	
\$175,000 to \$199,999	Exposure	8,036.4	17.2	34.4	0.1	46,593.3	100.0
	Premium	6,157,372	15.9	39,457	0.1	38,751,383	100.0
	Average	\$766		\$1,146		\$832	
\$200,000 to \$299,999	Exposure	21,598.7	19.4	67.3	0.1	111,087.3	100.0
	Premium	19,286,229	18.3	68,021	0.1	105,631,299	100.0
	Average	\$893		\$1,011		\$951	
\$300,000 to \$399,999	Exposure	7,817.4	21.5	16.8	0.0	36,284.8	100.0
	Premium	8,750,480	20.8	17,485	0.0	42,059,559	100.0
	Average	\$1,119		\$1,044		\$1,159	
\$400,000 to \$499,999	Exposure	2,711.6	21.9	5.5	0.0	12,368.4	100.0
	Premium	3,678,617	21.4	8,034	0.0	17,190,682	100.0
	Average	\$1,357		\$1,461		\$1,390	
\$500,000 and Over	Exposure	3,556.0	28.7	3.8	0.0	12,389.5	100.0
	Premium	7,783,669	30.3	11,536	0.0	25,673,548	100.0
	Average	\$2,189		\$3,076		\$2,072	
Total	Exposure	62,024.9	16.3	1,640.5	0.4	381,252.7	100.0
	Premium	58,496,694	17.0	1,191,335	0.3	344,577,367	100.0
	Average	\$943		\$726		\$904	

Table 4

2016 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Wisconsin

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	1,361.8	21.0	146.8	2.3	783.4	12.1	3,630.4	55.9
	Premium	320,484	16.9	33,015	1.7	254,397	13.4	1,147,407	60.5
	Average	\$235		\$225		\$325		\$316	
\$50,000 to \$74,999	Exposure	972.7	10.1	122.2	1.3	1,067.5	11.1	6,410.3	66.7
	Premium	462,693	10.9	38,284	0.9	462,844	10.9	2,832,291	66.9
	Average	\$476		\$313		\$434		\$442	
\$75,000 to \$99,999	Exposure	888.3	3.9	128.9	0.6	1,285.4	5.7	17,786.0	78.7
	Premium	523,940	4.6	40,399	0.4	628,382	5.5	9,065,417	79.0
	Average	\$590		\$313		\$489		\$510	
\$100,000 to \$124,999	Exposure	897.8	1.8	106.8	0.2	1,678.6	3.3	39,496.3	77.3
	Premium	643,939	2.3	36,516	0.1	952,132	3.4	22,089,399	78.1
	Average	\$717		\$342		\$567		\$559	
\$125,000 to \$149,999	Exposure	594.0	0.6	112.8	0.1	2,348.4	2.4	68,676.0	71.5
	Premium	393,856	0.7	39,178	0.1	1,392,168	2.5	41,067,005	73.2
	Average	\$663		\$347		\$593		\$598	
\$150,000 to \$174,999	Exposure	644.9	0.4	112.7	0.1	3,909.2	2.6	99,403.3	66.8
	Premium	440,649	0.5	47,483	0.1	2,338,299	2.6	62,972,126	69.2
	Average	\$683		\$421		\$598		\$634	
\$175,000 to \$199,999	Exposure	419.6	0.2	60.3	0.0	5,214.9	3.0	113,047.3	64.1
	Premium	266,692	0.2	24,994	0.0	3,223,848	2.9	75,302,340	66.8
	Average	\$636		\$415		\$618		\$666	
\$200,000 to \$299,999	Exposure	971.8	0.2	179.8	0.0	20,252.4	3.3	362,583.1	59.5
	Premium	749,015	0.2	80,959	0.0	14,437,922	3.4	266,770,935	62.2
	Average	\$771		\$450		\$713		\$736	
\$300,000 to \$399,999	Exposure	256.3	0.1	42.8	0.0	9,244.9	3.6	151,248.4	59.3
	Premium	267,807	0.1	21,161	0.0	7,961,497	3.7	129,958,010	61.1
	Average	\$1,045		\$494		\$861		\$859	
\$400,000 to \$499,999	Exposure	75.8	0.1	9.0	0.0	2,543.8	2.9	51,614.5	59.6
	Premium	90,525	0.1	7,609	0.0	2,751,621	3.2	52,005,553	60.8
	Average	\$1,195		\$845		\$1,082		\$1,008	
\$500,000 and Over	Exposure	57.1	0.1	11.2	0.0	2,171.4	2.7	47,724.8	59.1
	Premium	83,327	0.1	10,854	0.0	3,544,537	2.9	69,909,334	58.1
	Average	\$1,460		\$972		\$1,632		\$1,465	
Total	Exposure	7,140.0	0.5	1,033.1	0.1	50,499.9	3.3	961,620.3	62.3
	Premium	4,242,927	0.4	380,452	0.0	37,947,647	3.3	733,119,817	63.6
	Average	\$594		\$368		\$751		\$762	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Wisconsin

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	313.6	4.8	259.1	4.0	6,495.1	100.0
	Premium	93,698	4.9	47,733	2.5	1,896,734	100.0
	Average	\$299		\$184		\$292	
\$50,000 to \$74,999	Exposure	643.1	6.7	396.1	4.1	9,611.8	100.0
	Premium	279,631	6.6	160,623	3.8	4,236,366	100.0
	Average	\$435		\$406		\$441	
\$75,000 to \$99,999	Exposure	2,180.1	9.6	326.2	1.4	22,594.8	100.0
	Premium	1,046,787	9.1	173,375	1.5	11,478,300	100.0
	Average	\$480		\$532		\$508	
\$100,000 to \$124,999	Exposure	8,587.0	16.8	327.3	0.6	51,093.6	100.0
	Premium	4,364,535	15.4	214,626	0.8	28,301,147	100.0
	Average	\$508		\$656		\$554	
\$125,000 to \$149,999	Exposure	24,083.0	25.1	210.0	0.2	96,024.2	100.0
	Premium	13,045,635	23.3	137,515	0.2	56,075,357	100.0
	Average	\$542		\$655		\$584	
\$150,000 to \$174,999	Exposure	44,525.3	29.9	197.0	0.1	148,792.3	100.0
	Premium	25,105,840	27.6	155,144	0.2	91,059,541	100.0
	Average	\$564		\$788		\$612	
\$175,000 to \$199,999	Exposure	57,581.5	32.6	126.8	0.1	176,450.4	100.0
	Premium	33,738,466	29.9	94,657	0.1	112,650,997	100.0
	Average	\$586		\$746		\$638	
\$200,000 to \$299,999	Exposure	225,417.3	37.0	275.7	0.0	609,680.1	100.0
	Premium	146,954,403	34.2	238,596	0.1	429,231,830	100.0
	Average	\$652		\$866		\$704	
\$300,000 to \$399,999	Exposure	94,132.6	36.9	64.5	0.0	254,989.6	100.0
	Premium	74,373,155	35.0	70,687	0.0	212,652,317	100.0
	Average	\$790		\$1,096		\$834	
\$400,000 to \$499,999	Exposure	32,374.8	37.4	10.8	0.0	86,628.5	100.0
	Premium	30,627,865	35.8	11,904	0.0	85,495,077	100.0
	Average	\$946		\$1,107		\$987	
\$500,000 and Over	Exposure	30,720.7	38.1	9.0	0.0	80,694.1	100.0
	Premium	46,792,897	38.9	13,170	0.0	120,354,119	100.0
	Average	\$1,523		\$1,463		\$1,491	
Total	Exposure	520,558.8	33.7	2,202.3	0.1	1,543,054.3	100.0
	Premium	376,422,912	32.6	1,318,030	0.1	1,153,431,785	100.0
	Average	\$723		\$598		\$747	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Wyoming

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	69.2	43.9					55.4	35.2
	Premium	41,357	55.2	*		*		28,639	38.2
	Average	\$598						\$517	
\$50,000 to \$74,999	Exposure	77.8	12.9			3.0	0.5	468.5	77.5
	Premium	44,727	14.7	*		714	0.2	236,928	77.9
	Average	\$575				\$238		\$506	
\$75,000 to \$99,999	Exposure	112.5	4.9			17.2	0.7	1,990.8	86.4
	Premium	57,855	3.9	*		6,099	0.4	1,303,375	87.3
	Average	\$514				\$355		\$655	
\$100,000 to \$124,999	Exposure	176.4	2.8			95.6	1.5	5,360.8	85.6
	Premium	110,305	2.3	*		61,683	1.3	4,064,344	84.2
	Average	\$625				\$645		\$758	
\$125,000 to \$149,999	Exposure	190.3	1.8	1.0	0.0	217.3	2.1	8,611.0	82.6
	Premium	115,822	1.3	664	0.0	162,999	1.8	7,420,885	80.8
	Average	\$609		\$664		\$750		\$862	
\$150,000 to \$174,999	Exposure	179.8	1.3	2.0	0.0	350.2	2.6	10,826.4	80.1
	Premium	134,978	1.0	1,169	0.0	306,481	2.3	10,180,752	77.8
	Average	\$751		\$585		\$875		\$940	
\$175,000 to \$199,999	Exposure	106.5	0.7	1.0	0.0	438.5	3.0	11,443.4	78.6
	Premium	92,501	0.6	648	0.0	409,868	2.7	11,448,821	75.8
	Average	\$869		\$648		\$935		\$1,000	
\$200,000 to \$299,999	Exposure	266.3	0.7	3.0	0.0	1,198.6	3.1	30,256.8	78.1
	Premium	204,251	0.5	2,244	0.0	1,343,714	3.0	33,817,984	75.3
	Average	\$767		\$748		\$1,121		\$1,118	
\$300,000 to \$399,999	Exposure	78.3	0.6			271.3	2.0	10,612.0	79.0
	Premium	61,045	0.3	*		363,869	2.0	13,743,718	76.2
	Average	\$780				\$1,341		\$1,295	
\$400,000 to \$499,999	Exposure	44.3	0.9			85.9	1.8	3,739.7	79.2
	Premium	8,376	0.1	*		139,206	1.9	5,509,920	75.9
	Average	\$189				\$1,620		\$1,473	
\$500,000 and Over	Exposure	48.1	0.7			48.5	0.7	4,923.2	74.5
	Premium	23,660	0.1	*		114,754	0.6	11,164,285	59.5
	Average	\$492				\$2,366		\$2,268	
Total	Exposure	1,349.2	1.2	7.0	0.0	2,726.0	2.4	88,287.9	79.3
	Premium	894,877	0.7	4,725	0.0	2,909,387	2.2	98,919,651	74.3
	Average	\$663		\$675		\$1,067		\$1,120	

Table 4

2016 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Wyoming

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	2.0	1.3	30.9	19.6	157.5	100.0
	Premium	821	1.1	4,066	5.4	74,883	100.0
	Average	\$411		\$132		\$475	
\$50,000 to \$74,999	Exposure	9.0	1.5	46.4	7.7	604.7	100.0
	Premium	4,874	1.6	17,037	5.6	304,280	100.0
	Average	\$542		\$367		\$503	
\$75,000 to \$99,999	Exposure	128.9	5.6	55.1	2.4	2,304.5	100.0
	Premium	100,325	6.7	24,618	1.6	1,492,272	100.0
	Average	\$778		\$447		\$648	
\$100,000 to \$124,999	Exposure	594.1	9.5	33.5	0.5	6,260.3	100.0
	Premium	570,649	11.8	21,858	0.5	4,828,839	100.0
	Average	\$961		\$652		\$771	
\$125,000 to \$149,999	Exposure	1,384.1	13.3	16.7	0.2	10,420.3	100.0
	Premium	1,466,920	16.0	13,515	0.1	9,180,805	100.0
	Average	\$1,060		\$811		\$881	
\$150,000 to \$174,999	Exposure	2,132.5	15.8	32.8	0.2	13,523.7	100.0
	Premium	2,442,239	18.7	26,888	0.2	13,092,507	100.0
	Average	\$1,145		\$819		\$968	
\$175,000 to \$199,999	Exposure	2,549.9	17.5	19.6	0.1	14,558.9	100.0
	Premium	3,133,344	20.7	15,420	0.1	15,100,602	100.0
	Average	\$1,229		\$787		\$1,037	
\$200,000 to \$299,999	Exposure	6,986.3	18.0	43.7	0.1	38,754.5	100.0
	Premium	9,515,137	21.2	27,827	0.1	44,911,157	100.0
	Average	\$1,362		\$637		\$1,159	
\$300,000 to \$399,999	Exposure	2,461.8	18.3	15.2	0.1	13,438.5	100.0
	Premium	3,863,314	21.4	4,132	0.0	18,036,078	100.0
	Average	\$1,569		\$272		\$1,342	
\$400,000 to \$499,999	Exposure	831.5	17.6	21.7	0.5	4,723.0	100.0
	Premium	1,592,342	21.9	10,529	0.1	7,260,373	100.0
	Average	\$1,915		\$486		\$1,537	
\$500,000 and Over	Exposure	1,573.7	23.8	18.8	0.3	6,612.2	100.0
	Premium	7,466,866	39.8	5,779	0.0	18,775,344	100.0
	Average	\$4,745		\$308		\$2,840	
Total	Exposure	18,653.8	16.8	334.3	0.3	111,358.1	100.0
	Premium	30,156,831	22.7	171,669	0.1	133,057,140	100.0
	Average	\$1,617		\$514		\$1,195	

Table 5

**2016 Average Premium
by Policy Form by Amount of Insurance**

**Homeowners Tenants and Condominium/
Cooperative Unit Policy Forms**

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Countrywide

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	2,249,032.1	76.5	690,204.8	23.5	2,939,236.9	100.0
	Premium	314,346,111	56.5	241,601,026	43.5	555,947,137	100.0
	Average	\$140		\$350		\$189	
\$14,000 to \$19,999	Exposure	2,370,624.4	90.1	259,537.9	9.9	2,630,162.3	100.0
	Premium	355,024,327	80.6	85,420,045	19.4	440,444,372	100.0
	Average	\$150		\$329		\$167	
\$20,000 to \$25,999	Exposure	4,388,466.9	84.4	809,712.5	15.6	5,198,179.4	100.0
	Premium	732,338,271	68.9	329,988,863	31.1	1,062,327,134	100.0
	Average	\$167		\$408		\$204	
\$26,000 to \$31,999	Exposure	1,970,731.8	79.1	520,917.7	20.9	2,491,649.4	100.0
	Premium	366,762,430	65.4	193,640,458	34.6	560,402,888	100.0
	Average	\$186		\$372		\$225	
\$32,000 to \$37,999	Exposure	694,762.5	69.1	310,269.6	30.9	1,005,032.1	100.0
	Premium	126,771,477	52.1	116,416,235	47.9	243,187,712	100.0
	Average	\$182		\$375		\$242	
\$38,000 to \$43,999	Exposure	574,238.8	64.0	322,638.3	36.0	896,877.2	100.0
	Premium	117,479,426	47.9	127,897,878	52.1	245,377,304	100.0
	Average	\$205		\$396		\$274	
\$44,000 to \$49,999	Exposure	259,813.8	57.8	189,814.9	42.2	449,628.8	100.0
	Premium	52,935,863	42.0	73,153,638	58.0	126,089,501	100.0
	Average	\$204		\$385		\$280	
\$50,000 to \$74,999	Exposure	1,319,209.4	51.2	1,259,521.8	48.8	2,578,731.2	100.0
	Premium	318,870,444	36.4	557,075,611	63.6	875,946,055	100.0
	Average	\$242		\$442		\$340	
\$75,000 to \$99,999	Exposure	299,735.9	38.7	474,130.7	61.3	773,866.6	100.0
	Premium	93,538,573	28.0	240,727,095	72.0	334,265,668	100.0
	Average	\$312		\$508		\$432	
\$100,000 and Over	Exposure	456,201.1	34.3	871,915.5	65.7	1,328,116.6	100.0
	Premium	216,901,099	23.1	721,762,106	76.9	938,663,205	100.0
	Average	\$475		\$828		\$707	
Total	Exposure	14,582,816.8	71.9	5,708,663.7	28.1	20,291,480.4	100.0
	Premium	2,694,968,021	50.1	2,687,682,955	49.9	5,382,650,976	100.0
	Average	\$185		\$471		\$265	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Alabama

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	24,615.9	88.8	3,093.3	11.2	27,709.2	100.0
	Premium	4,485,808	82.5	951,188	17.5	5,436,996	100.0
	Average	\$182		\$308		\$196	
\$14,000 to \$19,999	Exposure	9,504.3	80.5	2,305.2	19.5	11,809.5	100.0
	Premium	2,063,905	67.6	988,040	32.4	3,051,945	100.0
	Average	\$217		\$429		\$258	
\$20,000 to \$25,999	Exposure	57,165.5	93.4	4,013.5	6.6	61,179.0	100.0
	Premium	12,842,786	86.3	2,040,168	13.7	14,882,954	100.0
	Average	\$225		\$508		\$243	
\$26,000 to \$31,999	Exposure	15,479.1	88.5	2,021.3	11.5	17,500.3	100.0
	Premium	4,027,920	79.3	1,053,714	20.7	5,081,634	100.0
	Average	\$260		\$521		\$290	
\$32,000 to \$37,999	Exposure	4,446.3	83.6	871.4	16.4	5,317.8	100.0
	Premium	1,159,113	76.9	348,118	23.1	1,507,231	100.0
	Average	\$261		\$399		\$283	
\$38,000 to \$43,999	Exposure	4,565.3	81.0	1,067.8	19.0	5,633.1	100.0
	Premium	1,337,009	68.0	628,798	32.0	1,965,807	100.0
	Average	\$293		\$589		\$349	
\$44,000 to \$49,999	Exposure	1,590.7	76.4	492.2	23.6	2,082.8	100.0
	Premium	449,974	68.4	208,299	31.6	658,273	100.0
	Average	\$283		\$423		\$316	
\$50,000 to \$74,999	Exposure	11,680.0	78.6	3,184.3	21.4	14,864.3	100.0
	Premium	3,734,310	67.9	1,768,880	32.1	5,503,190	100.0
	Average	\$320		\$555		\$370	
\$75,000 to \$99,999	Exposure	2,727.8	69.8	1,181.3	30.2	3,909.1	100.0
	Premium	1,061,433	60.9	682,047	39.1	1,743,480	100.0
	Average	\$389		\$577		\$446	
\$100,000 and Over	Exposure	4,150.7	67.1	2,034.6	32.9	6,185.3	100.0
	Premium	2,140,199	55.3	1,731,666	44.7	3,871,865	100.0
	Average	\$516		\$851		\$626	
Total	Exposure	135,925.7	87.0	20,264.7	13.0	156,190.3	100.0
	Premium	33,302,457	76.2	10,400,918	23.8	43,703,375	100.0
	Average	\$245		\$513		\$280	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Alaska

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	3,655.3	63.1	2,141.7	36.9	5,797.0	100.0
	Premium	374,287	44.0	475,997	56.0	850,284	100.0
	Average	\$102		\$222		\$147	
\$14,000 to \$19,999	Exposure	2,229.8	86.8	338.1	13.2	2,567.8	100.0
	Premium	252,135	73.4	91,219	26.6	343,354	100.0
	Average	\$113		\$270		\$134	
\$20,000 to \$25,999	Exposure	7,080.8	88.3	934.0	11.7	8,014.8	100.0
	Premium	919,775	75.2	302,592	24.8	1,222,367	100.0
	Average	\$130		\$324		\$153	
\$26,000 to \$31,999	Exposure	3,457.8	77.9	980.1	22.1	4,437.9	100.0
	Premium	482,404	60.1	320,801	39.9	803,205	100.0
	Average	\$140		\$327		\$181	
\$32,000 to \$37,999	Exposure	1,221.3	66.7	610.8	33.3	1,832.0	100.0
	Premium	169,437	46.8	192,847	53.2	362,284	100.0
	Average	\$139		\$316		\$198	
\$38,000 to \$43,999	Exposure	1,177.5	68.0	554.7	32.0	1,732.2	100.0
	Premium	185,143	50.9	178,467	49.1	363,610	100.0
	Average	\$157		\$322		\$210	
\$44,000 to \$49,999	Exposure	616.2	58.6	434.5	41.4	1,050.7	100.0
	Premium	95,634	40.1	142,895	59.9	238,529	100.0
	Average	\$155		\$329		\$227	
\$50,000 to \$74,999	Exposure	2,906.9	53.8	2,494.8	46.2	5,401.7	100.0
	Premium	534,915	36.2	942,778	63.8	1,477,693	100.0
	Average	\$184		\$378		\$274	
\$75,000 to \$99,999	Exposure	677.3	43.6	876.1	56.4	1,553.4	100.0
	Premium	157,894	29.7	374,490	70.3	532,384	100.0
	Average	\$233		\$427		\$343	
\$100,000 and Over	Exposure	1,177.3	44.2	1,486.8	55.8	2,664.0	100.0
	Premium	406,107	33.1	819,318	66.9	1,225,425	100.0
	Average	\$345		\$551		\$460	
Total	Exposure	24,200.1	69.0	10,851.3	31.0	35,051.4	100.0
	Premium	3,577,731	48.2	3,841,404	51.8	7,419,135	100.0
	Average	\$148		\$354		\$212	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Arizona

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	69,139.8	75.2	22,779.7	24.8	91,919.4	100.0
	Premium	10,259,935	58.7	7,207,052	41.3	17,466,987	100.0
	Average	\$148		\$316		\$190	
\$14,000 to \$19,999	Exposure	49,960.9	87.4	7,224.9	12.6	57,185.8	100.0
	Premium	7,823,008	76.2	2,449,202	23.8	10,272,210	100.0
	Average	\$157		\$339		\$180	
\$20,000 to \$25,999	Exposure	89,118.9	84.7	16,140.0	15.3	105,258.9	100.0
	Premium	14,949,823	73.2	5,481,991	26.8	20,431,814	100.0
	Average	\$168		\$340		\$194	
\$26,000 to \$31,999	Exposure	40,960.0	74.4	14,070.5	25.6	55,030.5	100.0
	Premium	7,907,259	62.5	4,749,292	37.5	12,656,551	100.0
	Average	\$193		\$338		\$230	
\$32,000 to \$37,999	Exposure	14,131.6	65.7	7,366.5	34.3	21,498.1	100.0
	Premium	2,572,311	50.8	2,494,425	49.2	5,066,736	100.0
	Average	\$182		\$339		\$236	
\$38,000 to \$43,999	Exposure	11,987.6	60.6	7,807.4	39.4	19,795.0	100.0
	Premium	2,344,024	46.5	2,695,083	53.5	5,039,107	100.0
	Average	\$196		\$345		\$255	
\$44,000 to \$49,999	Exposure	5,428.3	56.3	4,211.8	43.7	9,640.0	100.0
	Premium	1,017,858	41.1	1,457,024	58.9	2,474,882	100.0
	Average	\$188		\$346		\$257	
\$50,000 to \$74,999	Exposure	31,231.0	58.4	22,260.6	41.6	53,491.6	100.0
	Premium	6,858,040	43.9	8,750,238	56.1	15,608,278	100.0
	Average	\$220		\$393		\$292	
\$75,000 to \$99,999	Exposure	7,045.9	51.1	6,755.4	48.9	13,801.3	100.0
	Premium	1,917,317	38.6	3,048,763	61.4	4,966,080	100.0
	Average	\$272		\$451		\$360	
\$100,000 and Over	Exposure	10,543.6	54.4	8,834.8	45.6	19,378.4	100.0
	Premium	4,051,158	42.5	5,478,223	57.5	9,529,381	100.0
	Average	\$384		\$620		\$492	
Total	Exposure	329,547.5	73.7	117,451.6	26.3	446,999.1	100.0
	Premium	59,700,733	57.7	43,811,293	42.3	103,512,026	100.0
	Average	\$181		\$373		\$232	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Arkansas

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	6,467.9	91.2	622.2	8.8	7,090.1	100.0
	Premium	1,079,218	83.4	214,676	16.6	1,293,894	100.0
	Average	\$167		\$345		\$182	
\$14,000 to \$19,999	Exposure	6,695.9	97.1	197.7	2.9	6,893.6	100.0
	Premium	1,396,954	95.3	69,063	4.7	1,466,017	100.0
	Average	\$209		\$349		\$213	
\$20,000 to \$25,999	Exposure	35,789.1	98.1	688.3	1.9	36,477.4	100.0
	Premium	6,901,605	96.3	267,304	3.7	7,168,909	100.0
	Average	\$193		\$388		\$197	
\$26,000 to \$31,999	Exposure	8,463.7	93.7	570.3	6.3	9,033.9	100.0
	Premium	2,034,605	89.8	229,950	10.2	2,264,555	100.0
	Average	\$240		\$403		\$251	
\$32,000 to \$37,999	Exposure	2,944.5	89.4	348.5	10.6	3,293.0	100.0
	Premium	708,014	84.1	134,296	15.9	842,310	100.0
	Average	\$240		\$385		\$256	
\$38,000 to \$43,999	Exposure	2,653.7	88.7	339.5	11.3	2,993.2	100.0
	Premium	690,550	83.4	137,452	16.6	828,002	100.0
	Average	\$260		\$405		\$277	
\$44,000 to \$49,999	Exposure	871.5	77.3	255.5	22.7	1,127.0	100.0
	Premium	229,214	68.0	107,969	32.0	337,183	100.0
	Average	\$263		\$423		\$299	
\$50,000 to \$74,999	Exposure	6,373.4	81.3	1,461.8	18.7	7,835.2	100.0
	Premium	1,886,123	73.0	698,039	27.0	2,584,162	100.0
	Average	\$296		\$478		\$330	
\$75,000 to \$99,999	Exposure	1,329.6	67.3	645.3	32.7	1,974.9	100.0
	Premium	495,468	58.7	348,527	41.3	843,995	100.0
	Average	\$373		\$540		\$427	
\$100,000 and Over	Exposure	2,322.6	65.8	1,205.9	34.2	3,528.5	100.0
	Premium	1,052,931	51.2	1,004,707	48.8	2,057,638	100.0
	Average	\$453		\$833		\$583	
Total	Exposure	73,911.8	92.1	6,334.9	7.9	80,246.8	100.0
	Premium	16,474,682	83.7	3,211,983	16.3	19,686,665	100.0
	Average	\$223		\$507		\$245	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
California

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	388,561.6	69.7	168,950.6	30.3	557,512.2	100.0
	Premium	57,901,534	49.7	58,597,661	50.3	116,499,195	100.0
	Average	\$149		\$347		\$209	
\$14,000 to \$19,999	Exposure	368,632.9	87.0	54,875.8	13.0	423,508.8	100.0
	Premium	57,139,735	72.2	22,047,795	27.8	79,187,530	100.0
	Average	\$155		\$402		\$187	
\$20,000 to \$25,999	Exposure	474,044.7	82.2	102,443.2	17.8	576,487.8	100.0
	Premium	82,417,824	66.7	41,211,239	33.3	123,629,063	100.0
	Average	\$174		\$402		\$214	
\$26,000 to \$31,999	Exposure	289,085.2	79.1	76,542.1	20.9	365,627.3	100.0
	Premium	56,319,852	64.7	30,718,157	35.3	87,038,009	100.0
	Average	\$195		\$401		\$238	
\$32,000 to \$37,999	Exposure	103,768.1	73.0	38,432.3	27.0	142,200.3	100.0
	Premium	20,001,954	56.4	15,451,434	43.6	35,453,388	100.0
	Average	\$193		\$402		\$249	
\$38,000 to \$43,999	Exposure	90,005.5	67.4	43,512.7	32.6	133,518.2	100.0
	Premium	19,801,230	51.6	18,547,468	48.4	38,348,698	100.0
	Average	\$220		\$426		\$287	
\$44,000 to \$49,999	Exposure	38,104.3	59.0	26,436.7	41.0	64,541.0	100.0
	Premium	8,456,505	43.5	10,973,721	56.5	19,430,226	100.0
	Average	\$222		\$415		\$301	
\$50,000 to \$74,999	Exposure	176,206.6	47.1	197,715.1	52.9	373,921.7	100.0
	Premium	49,333,771	33.0	99,975,481	67.0	149,309,252	100.0
	Average	\$280		\$506		\$399	
\$75,000 to \$99,999	Exposure	44,052.5	34.0	85,427.1	66.0	129,479.6	100.0
	Premium	15,825,679	24.8	48,044,959	75.2	63,870,638	100.0
	Average	\$359		\$562		\$493	
\$100,000 and Over	Exposure	73,588.2	35.7	132,787.1	64.3	206,375.3	100.0
	Premium	41,326,876	26.4	115,224,379	73.6	156,551,255	100.0
	Average	\$562		\$868		\$759	
Total	Exposure	2,046,049.5	68.8	927,122.5	31.2	2,973,172.0	100.0
	Premium	408,524,960	47.0	460,792,294	53.0	869,317,254	100.0
	Average	\$200		\$497		\$292	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Colorado

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	53,278.8	63.7	30,368.5	36.3	83,647.3	100.0
	Premium	6,767,681	47.8	7,395,925	52.2	14,163,606	100.0
	Average	\$127		\$244		\$169	
\$14,000 to \$19,999	Exposure	38,092.9	82.1	8,277.3	17.9	46,370.3	100.0
	Premium	5,099,479	69.2	2,265,584	30.8	7,365,063	100.0
	Average	\$134		\$274		\$159	
\$20,000 to \$25,999	Exposure	93,959.9	79.4	24,447.7	20.6	118,407.6	100.0
	Premium	13,673,406	67.4	6,611,633	32.6	20,285,039	100.0
	Average	\$146		\$270		\$171	
\$26,000 to \$31,999	Exposure	57,135.3	74.6	19,501.5	25.4	76,636.8	100.0
	Premium	9,333,948	62.4	5,623,458	37.6	14,957,406	100.0
	Average	\$163		\$288		\$195	
\$32,000 to \$37,999	Exposure	16,805.0	63.3	9,747.5	36.7	26,552.5	100.0
	Premium	2,565,003	47.6	2,825,358	52.4	5,390,361	100.0
	Average	\$153		\$290		\$203	
\$38,000 to \$43,999	Exposure	15,092.8	55.2	12,266.1	44.8	27,358.9	100.0
	Premium	2,380,146	40.3	3,525,076	59.7	5,905,222	100.0
	Average	\$158		\$287		\$216	
\$44,000 to \$49,999	Exposure	7,362.3	56.2	5,740.1	43.8	13,102.4	100.0
	Premium	1,125,673	39.3	1,737,290	60.7	2,862,963	100.0
	Average	\$153		\$303		\$219	
\$50,000 to \$74,999	Exposure	41,282.8	49.3	42,475.8	50.7	83,758.5	100.0
	Premium	7,094,120	33.0	14,421,340	67.0	21,515,460	100.0
	Average	\$172		\$340		\$257	
\$75,000 to \$99,999	Exposure	10,026.7	38.5	16,019.8	61.5	26,046.5	100.0
	Premium	2,002,730	24.2	6,282,824	75.8	8,285,554	100.0
	Average	\$200		\$392		\$318	
\$100,000 and Over	Exposure	15,590.8	34.4	29,771.7	65.6	45,362.5	100.0
	Premium	4,483,196	20.1	17,771,940	79.9	22,255,136	100.0
	Average	\$288		\$597		\$491	
Total	Exposure	348,627.3	63.7	198,615.9	36.3	547,243.3	100.0
	Premium	54,525,382	44.3	68,460,428	55.7	122,985,810	100.0
	Average	\$156		\$345		\$225	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Connecticut

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	24,728.5	75.3	8,090.3	24.7	32,818.8	100.0
	Premium	2,823,183	62.6	1,689,602	37.4	4,512,785	100.0
	Average	\$114		\$209		\$138	
\$14,000 to \$19,999	Exposure	26,638.8	83.6	5,221.0	16.4	31,859.8	100.0
	Premium	3,938,621	74.0	1,386,383	26.0	5,325,004	100.0
	Average	\$148		\$266		\$167	
\$20,000 to \$25,999	Exposure	44,034.5	82.7	9,208.6	17.3	53,243.1	100.0
	Premium	7,419,566	74.0	2,607,490	26.0	10,027,056	100.0
	Average	\$168		\$283		\$188	
\$26,000 to \$31,999	Exposure	19,875.3	67.0	9,783.2	33.0	29,658.4	100.0
	Premium	4,092,940	58.3	2,923,382	41.7	7,016,322	100.0
	Average	\$206		\$299		\$237	
\$32,000 to \$37,999	Exposure	7,575.5	53.4	6,610.9	46.6	14,186.4	100.0
	Premium	1,628,448	44.8	2,008,695	55.2	3,637,143	100.0
	Average	\$215		\$304		\$256	
\$38,000 to \$43,999	Exposure	5,261.2	46.1	6,160.2	53.9	11,421.3	100.0
	Premium	1,263,585	39.1	1,967,935	60.9	3,231,520	100.0
	Average	\$240		\$319		\$283	
\$44,000 to \$49,999	Exposure	2,707.8	38.2	4,373.1	61.8	7,080.8	100.0
	Premium	654,869	31.0	1,455,021	69.0	2,109,890	100.0
	Average	\$242		\$333		\$298	
\$50,000 to \$74,999	Exposure	11,955.3	32.9	24,334.8	67.1	36,290.2	100.0
	Premium	3,480,553	27.9	9,006,696	72.1	12,487,249	100.0
	Average	\$291		\$370		\$344	
\$75,000 to \$99,999	Exposure	2,743.3	22.4	9,490.6	77.6	12,233.8	100.0
	Premium	1,052,846	20.5	4,093,632	79.5	5,146,478	100.0
	Average	\$384		\$431		\$421	
\$100,000 and Over	Exposure	4,778.4	24.3	14,846.1	75.7	19,624.5	100.0
	Premium	3,037,159	23.8	9,697,602	76.2	12,734,761	100.0
	Average	\$636		\$653		\$649	
Total	Exposure	150,298.4	60.5	98,118.8	39.5	248,417.2	100.0
	Premium	29,391,770	44.4	36,836,438	55.6	66,228,208	100.0
	Average	\$196		\$375		\$267	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Delaware

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	3,850.6	72.6	1,450.3	27.4	5,300.8	100.0
	Premium	475,711	56.5	366,560	43.5	842,271	100.0
	Average	\$124		\$253		\$159	
\$14,000 to \$19,999	Exposure	6,485.4	89.7	748.2	10.3	7,233.6	100.0
	Premium	816,156	78.6	222,289	21.4	1,038,445	100.0
	Average	\$126		\$297		\$144	
\$20,000 to \$25,999	Exposure	19,256.3	92.5	1,561.4	7.5	20,817.7	100.0
	Premium	2,876,792	85.6	484,458	14.4	3,361,250	100.0
	Average	\$149		\$310		\$161	
\$26,000 to \$31,999	Exposure	5,815.6	80.6	1,402.8	19.4	7,218.3	100.0
	Premium	955,664	68.6	437,469	31.4	1,393,133	100.0
	Average	\$164		\$312		\$193	
\$32,000 to \$37,999	Exposure	1,872.9	63.8	1,060.8	36.2	2,933.7	100.0
	Premium	312,534	48.0	338,160	52.0	650,694	100.0
	Average	\$167		\$319		\$222	
\$38,000 to \$43,999	Exposure	1,275.2	56.3	989.8	43.7	2,264.9	100.0
	Premium	243,478	42.6	328,724	57.4	572,202	100.0
	Average	\$191		\$332		\$253	
\$44,000 to \$49,999	Exposure	675.8	51.5	636.8	48.5	1,312.6	100.0
	Premium	127,119	37.4	212,859	62.6	339,978	100.0
	Average	\$188		\$334		\$259	
\$50,000 to \$74,999	Exposure	2,942.9	40.2	4,383.4	59.8	7,326.3	100.0
	Premium	631,609	27.4	1,671,744	72.6	2,303,353	100.0
	Average	\$215		\$381		\$314	
\$75,000 to \$99,999	Exposure	562.8	27.7	1,468.7	72.3	2,031.4	100.0
	Premium	160,087	20.1	638,132	79.9	798,219	100.0
	Average	\$284		\$434		\$393	
\$100,000 and Over	Exposure	811.3	25.0	2,432.8	75.0	3,244.1	100.0
	Premium	343,128	18.8	1,485,105	81.2	1,828,233	100.0
	Average	\$423		\$610		\$564	
Total	Exposure	43,548.7	73.0	16,134.8	27.0	59,683.4	100.0
	Premium	6,942,278	52.9	6,185,500	47.1	13,127,778	100.0
	Average	\$159		\$383		\$220	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
District of Columbia

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	10,165.0	69.1	4,552.2	30.9	14,717.2	100.0
	Premium	1,406,337	53.6	1,216,780	46.4	2,623,117	100.0
	Average	\$138		\$267		\$178	
\$14,000 to \$19,999	Exposure	11,244.2	81.3	2,586.8	18.7	13,831.0	100.0
	Premium	1,560,613	71.0	637,799	29.0	2,198,412	100.0
	Average	\$139		\$247		\$159	
\$20,000 to \$25,999	Exposure	22,758.5	75.8	7,270.0	24.2	30,028.5	100.0
	Premium	3,301,129	65.5	1,739,617	34.5	5,040,746	100.0
	Average	\$145		\$239		\$168	
\$26,000 to \$31,999	Exposure	8,714.7	66.0	4,487.8	34.0	13,202.5	100.0
	Premium	1,438,283	52.5	1,302,117	47.5	2,740,400	100.0
	Average	\$165		\$290		\$208	
\$32,000 to \$37,999	Exposure	3,332.2	55.8	2,635.3	44.2	5,967.4	100.0
	Premium	571,527	41.2	816,290	58.8	1,387,817	100.0
	Average	\$172		\$310		\$233	
\$38,000 to \$43,999	Exposure	2,207.4	49.5	2,254.3	50.5	4,461.8	100.0
	Premium	413,170	35.8	740,749	64.2	1,153,919	100.0
	Average	\$187		\$329		\$259	
\$44,000 to \$49,999	Exposure	1,286.6	46.8	1,464.1	53.2	2,750.7	100.0
	Premium	240,859	32.6	498,169	67.4	739,028	100.0
	Average	\$187		\$340		\$269	
\$50,000 to \$74,999	Exposure	4,112.2	33.9	8,035.9	66.1	12,148.1	100.0
	Premium	910,361	25.2	2,709,241	74.8	3,619,602	100.0
	Average	\$221		\$337		\$298	
\$75,000 to \$99,999	Exposure	1,076.1	29.1	2,622.2	70.9	3,698.3	100.0
	Premium	303,120	22.4	1,052,617	77.6	1,355,737	100.0
	Average	\$282		\$401		\$367	
\$100,000 and Over	Exposure	1,471.1	17.3	7,027.3	82.7	8,498.4	100.0
	Premium	697,944	15.8	3,720,295	84.2	4,418,239	100.0
	Average	\$474		\$529		\$520	
Total	Exposure	66,367.8	60.7	42,935.9	39.3	109,303.8	100.0
	Premium	10,843,343	42.9	14,433,674	57.1	25,277,017	100.0
	Average	\$163		\$336		\$231	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Florida

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	173,225.8	57.9	126,153.8	42.1	299,379.6	100.0
	Premium	24,334,269	23.1	81,043,842	76.9	105,378,111	100.0
	Average	\$140		\$642		\$352	
\$14,000 to \$19,999	Exposure	114,454.2	83.8	22,064.8	16.2	136,518.9	100.0
	Premium	13,095,810	50.4	12,882,632	49.6	25,978,442	100.0
	Average	\$114		\$584		\$190	
\$20,000 to \$25,999	Exposure	160,499.5	45.8	190,317.1	54.2	350,816.6	100.0
	Premium	28,757,169	16.6	144,110,860	83.4	172,868,029	100.0
	Average	\$179		\$757		\$493	
\$26,000 to \$31,999	Exposure	71,140.9	54.6	59,076.7	45.4	130,217.6	100.0
	Premium	14,907,264	23.9	47,531,249	76.1	62,438,513	100.0
	Average	\$210		\$805		\$479	
\$32,000 to \$37,999	Exposure	13,051.3	24.7	39,741.4	75.3	52,792.7	100.0
	Premium	2,680,962	8.2	29,897,367	91.8	32,578,329	100.0
	Average	\$205		\$752		\$617	
\$38,000 to \$43,999	Exposure	15,751.1	29.5	37,586.4	70.5	53,337.5	100.0
	Premium	4,022,009	11.2	31,815,293	88.8	35,837,302	100.0
	Average	\$255		\$846		\$672	
\$44,000 to \$49,999	Exposure	4,341.4	19.3	18,207.3	80.7	22,548.7	100.0
	Premium	1,057,647	6.8	14,430,906	93.2	15,488,553	100.0
	Average	\$244		\$793		\$687	
\$50,000 to \$74,999	Exposure	38,530.1	26.4	107,494.9	73.6	146,025.0	100.0
	Premium	11,677,333	9.8	107,082,180	90.2	118,759,513	100.0
	Average	\$303		\$996		\$813	
\$75,000 to \$99,999	Exposure	6,343.0	16.2	32,880.2	83.8	39,223.2	100.0
	Premium	2,338,909	5.6	39,679,807	94.4	42,018,716	100.0
	Average	\$369		\$1,207		\$1,071	
\$100,000 and Over	Exposure	13,219.2	19.1	55,881.1	80.9	69,100.3	100.0
	Premium	7,467,785	5.2	136,561,595	94.8	144,029,380	100.0
	Average	\$565		\$2,444		\$2,084	
Total	Exposure	610,556.3	47.0	689,403.6	53.0	1,299,959.9	100.0
	Premium	110,339,157	14.6	645,035,731	85.4	755,374,888	100.0
	Average	\$181		\$936		\$581	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Georgia

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	70,298.8	89.3	8,455.2	10.7	78,753.9	100.0
	Premium	11,794,733	81.1	2,749,185	18.9	14,543,918	100.0
	Average	\$168		\$325		\$185	
\$14,000 to \$19,999	Exposure	78,304.7	96.3	3,019.2	3.7	81,323.8	100.0
	Premium	15,205,999	94.2	943,634	5.8	16,149,633	100.0
	Average	\$194		\$313		\$199	
\$20,000 to \$25,999	Exposure	190,017.8	91.6	17,506.3	8.4	207,524.1	100.0
	Premium	40,107,206	88.0	5,464,714	12.0	45,571,920	100.0
	Average	\$211		\$312		\$220	
\$26,000 to \$31,999	Exposure	48,709.5	83.3	9,764.2	16.7	58,473.7	100.0
	Premium	13,054,817	78.7	3,533,673	21.3	16,588,490	100.0
	Average	\$268		\$362		\$284	
\$32,000 to \$37,999	Exposure	13,090.7	70.9	5,370.9	29.1	18,461.6	100.0
	Premium	3,377,531	61.7	2,095,230	38.3	5,472,761	100.0
	Average	\$258		\$390		\$296	
\$38,000 to \$43,999	Exposure	11,131.5	68.1	5,215.8	31.9	16,347.3	100.0
	Premium	3,343,376	61.2	2,123,811	38.8	5,467,187	100.0
	Average	\$300		\$407		\$334	
\$44,000 to \$49,999	Exposure	3,863.2	55.0	3,166.8	45.0	7,030.0	100.0
	Premium	1,188,243	47.3	1,322,551	52.7	2,510,794	100.0
	Average	\$308		\$418		\$357	
\$50,000 to \$74,999	Exposure	25,546.2	56.4	19,725.4	43.6	45,271.6	100.0
	Premium	8,821,458	49.7	8,936,959	50.3	17,758,417	100.0
	Average	\$345		\$453		\$392	
\$75,000 to \$99,999	Exposure	5,241.3	44.5	6,531.3	55.5	11,772.6	100.0
	Premium	2,396,893	38.5	3,824,805	61.5	6,221,698	100.0
	Average	\$457		\$586		\$528	
\$100,000 and Over	Exposure	8,644.3	36.6	14,952.2	63.4	23,596.4	100.0
	Premium	5,286,304	33.6	10,468,206	66.4	15,754,510	100.0
	Average	\$612		\$700		\$668	
Total	Exposure	454,847.8	82.9	93,707.1	17.1	548,554.9	100.0
	Premium	104,576,560	71.6	41,462,768	28.4	146,039,328	100.0
	Average	\$230		\$442		\$266	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Hawaii

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	11,294.3	37.3	19,021.4	62.7	30,315.8	100.0
	Premium	1,095,702	27.5	2,895,649	72.5	3,991,351	100.0
	Average	\$97		\$152		\$132	
\$14,000 to \$19,999	Exposure	2,983.3	36.2	5,251.7	63.8	8,234.9	100.0
	Premium	382,374	26.2	1,078,250	73.8	1,460,624	100.0
	Average	\$128		\$205		\$177	
\$20,000 to \$25,999	Exposure	8,886.8	25.7	25,660.8	74.3	34,547.5	100.0
	Premium	1,344,168	17.9	6,172,305	82.1	7,516,473	100.0
	Average	\$151		\$241		\$218	
\$26,000 to \$31,999	Exposure	4,538.7	28.5	11,385.3	71.5	15,923.9	100.0
	Premium	695,307	19.7	2,840,975	80.3	3,536,282	100.0
	Average	\$153		\$250		\$222	
\$32,000 to \$37,999	Exposure	1,942.5	12.2	14,023.8	87.8	15,966.3	100.0
	Premium	338,654	8.1	3,852,258	91.9	4,190,912	100.0
	Average	\$174		\$275		\$262	
\$38,000 to \$43,999	Exposure	1,509.2	21.7	5,455.9	78.3	6,965.1	100.0
	Premium	269,828	15.6	1,457,113	84.4	1,726,941	100.0
	Average	\$179		\$267		\$248	
\$44,000 to \$49,999	Exposure	394.8	13.7	2,490.2	86.3	2,884.9	100.0
	Premium	86,650	10.9	707,616	89.1	794,266	100.0
	Average	\$220		\$284		\$275	
\$50,000 to \$74,999	Exposure	2,512.2	14.6	14,670.8	85.4	17,182.9	100.0
	Premium	639,093	11.3	5,003,221	88.7	5,642,314	100.0
	Average	\$254		\$341		\$328	
\$75,000 to \$99,999	Exposure	481.8	14.2	2,900.1	85.8	3,381.9	100.0
	Premium	163,115	11.5	1,253,426	88.5	1,416,541	100.0
	Average	\$339		\$432		\$419	
\$100,000 and Over	Exposure	710.2	13.2	4,663.3	86.8	5,373.5	100.0
	Premium	400,600	8.8	4,152,237	91.2	4,552,837	100.0
	Average	\$564		\$890		\$847	
Total	Exposure	35,253.6	25.0	105,523.1	75.0	140,776.7	100.0
	Premium	5,415,491	15.5	29,413,050	84.5	34,828,541	100.0
	Average	\$154		\$279		\$247	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Idaho

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	9,782.8	90.8	991.0	9.2	10,773.8	100.0
	Premium	974,481	80.2	240,142	19.8	1,214,623	100.0
	Average	\$100		\$242		\$113	
\$14,000 to \$19,999	Exposure	5,849.5	94.5	340.6	5.5	6,190.1	100.0
	Premium	730,461	89.3	87,707	10.7	818,168	100.0
	Average	\$125		\$258		\$132	
\$20,000 to \$25,999	Exposure	16,024.8	94.8	877.2	5.2	16,902.0	100.0
	Premium	2,176,093	89.9	244,171	10.1	2,420,264	100.0
	Average	\$136		\$278		\$143	
\$26,000 to \$31,999	Exposure	8,674.7	91.9	763.8	8.1	9,438.4	100.0
	Premium	1,232,996	85.3	212,554	14.7	1,445,550	100.0
	Average	\$142		\$278		\$153	
\$32,000 to \$37,999	Exposure	3,015.7	87.4	434.8	12.6	3,450.4	100.0
	Premium	451,133	78.6	122,923	21.4	574,056	100.0
	Average	\$150		\$283		\$166	
\$38,000 to \$43,999	Exposure	2,645.8	85.3	455.4	14.7	3,101.3	100.0
	Premium	441,936	77.5	128,396	22.5	570,332	100.0
	Average	\$167		\$282		\$184	
\$44,000 to \$49,999	Exposure	1,016.1	78.3	281.8	21.7	1,297.9	100.0
	Premium	159,712	67.1	78,449	32.9	238,161	100.0
	Average	\$157		\$278		\$183	
\$50,000 to \$74,999	Exposure	7,352.5	78.0	2,069.3	22.0	9,421.8	100.0
	Premium	1,381,622	66.0	710,758	34.0	2,092,380	100.0
	Average	\$188		\$343		\$222	
\$75,000 to \$99,999	Exposure	1,608.0	64.6	882.0	35.4	2,490.0	100.0
	Premium	392,928	54.2	332,041	45.8	724,969	100.0
	Average	\$244		\$376		\$291	
\$100,000 and Over	Exposure	2,461.2	54.9	2,022.2	45.1	4,483.3	100.0
	Premium	800,138	37.4	1,340,363	62.6	2,140,501	100.0
	Average	\$325		\$663		\$477	
Total	Exposure	58,431.0	86.5	9,117.9	13.5	67,548.9	100.0
	Premium	8,741,500	71.4	3,497,504	28.6	12,239,004	100.0
	Average	\$150		\$384		\$181	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Illinois

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	95,537.4	73.5	34,441.8	26.5	129,979.3	100.0
	Premium	12,169,551	57.1	9,130,802	42.9	21,300,353	100.0
	Average	\$127		\$265		\$164	
\$14,000 to \$19,999	Exposure	86,068.9	81.0	20,242.8	19.0	106,311.7	100.0
	Premium	12,818,383	69.5	5,621,497	30.5	18,439,880	100.0
	Average	\$149		\$278		\$173	
\$20,000 to \$25,999	Exposure	149,584.3	74.7	50,582.2	25.3	200,166.4	100.0
	Premium	22,799,449	62.7	13,584,041	37.3	36,383,490	100.0
	Average	\$152		\$269		\$182	
\$26,000 to \$31,999	Exposure	73,327.2	64.4	40,461.6	35.6	113,788.8	100.0
	Premium	12,493,909	50.9	12,064,872	49.1	24,558,781	100.0
	Average	\$170		\$298		\$216	
\$32,000 to \$37,999	Exposure	32,780.8	56.1	25,660.2	43.9	58,441.0	100.0
	Premium	5,616,207	42.0	7,753,067	58.0	13,369,274	100.0
	Average	\$171		\$302		\$229	
\$38,000 to \$43,999	Exposure	26,113.7	48.4	27,838.6	51.6	53,952.3	100.0
	Premium	4,609,233	35.1	8,505,647	64.9	13,114,880	100.0
	Average	\$177		\$306		\$243	
\$44,000 to \$49,999	Exposure	12,114.7	43.5	15,739.3	56.5	27,853.9	100.0
	Premium	2,191,356	31.0	4,874,544	69.0	7,065,900	100.0
	Average	\$181		\$310		\$254	
\$50,000 to \$74,999	Exposure	59,239.7	38.3	95,258.1	61.7	154,497.8	100.0
	Premium	12,087,947	26.5	33,546,191	73.5	45,634,138	100.0
	Average	\$204		\$352		\$295	
\$75,000 to \$99,999	Exposure	12,956.4	27.5	34,076.9	72.5	47,033.3	100.0
	Premium	3,337,938	19.3	13,916,758	80.7	17,254,696	100.0
	Average	\$258		\$408		\$367	
\$100,000 and Over	Exposure	17,804.2	23.1	59,274.1	76.9	77,078.3	100.0
	Premium	6,533,361	15.4	35,771,115	84.6	42,304,476	100.0
	Average	\$367		\$603		\$549	
Total	Exposure	565,527.2	58.4	403,575.4	41.6	969,102.6	100.0
	Premium	94,657,334	39.5	144,768,534	60.5	239,425,868	100.0
	Average	\$167		\$359		\$247	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Indiana

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	53,419.2	93.9	3,495.3	6.1	56,914.5	100.0
	Premium	7,346,279	89.5	859,904	10.5	8,206,183	100.0
	Average	\$138		\$246		\$144	
\$14,000 to \$19,999	Exposure	53,005.2	98.0	1,054.6	2.0	54,059.8	100.0
	Premium	8,870,076	97.1	266,768	2.9	9,136,844	100.0
	Average	\$167		\$253		\$169	
\$20,000 to \$25,999	Exposure	71,311.1	95.5	3,359.2	4.5	74,670.3	100.0
	Premium	12,058,172	93.0	914,243	7.0	12,972,415	100.0
	Average	\$169		\$272		\$174	
\$26,000 to \$31,999	Exposure	35,787.7	91.0	3,522.5	9.0	39,310.2	100.0
	Premium	6,820,534	87.8	949,833	12.2	7,770,367	100.0
	Average	\$191		\$270		\$198	
\$32,000 to \$37,999	Exposure	12,267.5	84.6	2,231.2	15.4	14,498.7	100.0
	Premium	2,242,386	79.1	591,363	20.9	2,833,749	100.0
	Average	\$183		\$265		\$195	
\$38,000 to \$43,999	Exposure	9,602.5	79.0	2,554.6	21.0	12,157.1	100.0
	Premium	1,933,995	73.0	714,555	27.0	2,648,550	100.0
	Average	\$201		\$280		\$218	
\$44,000 to \$49,999	Exposure	4,215.1	72.5	1,596.1	27.5	5,811.2	100.0
	Premium	829,617	65.6	434,593	34.4	1,264,210	100.0
	Average	\$197		\$272		\$218	
\$50,000 to \$74,999	Exposure	22,517.8	64.8	12,226.9	35.2	34,744.7	100.0
	Premium	5,229,748	57.8	3,812,178	42.2	9,041,926	100.0
	Average	\$232		\$312		\$260	
\$75,000 to \$99,999	Exposure	4,599.6	43.6	5,952.3	56.4	10,551.8	100.0
	Premium	1,304,123	38.7	2,065,227	61.3	3,369,350	100.0
	Average	\$284		\$347		\$319	
\$100,000 and Over	Exposure	5,785.4	36.7	9,976.5	63.3	15,761.9	100.0
	Premium	2,220,653	31.9	4,744,093	68.1	6,964,746	100.0
	Average	\$384		\$476		\$442	
Total	Exposure	272,510.9	85.6	45,969.1	14.4	318,480.0	100.0
	Premium	48,855,583	76.1	15,352,757	23.9	64,208,340	100.0
	Average	\$179		\$334		\$202	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Iowa

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	16,985.9	76.6	5,182.9	23.4	22,168.8	100.0
	Premium	1,775,966	71.3	715,540	28.7	2,491,506	100.0
	Average	\$105		\$138		\$112	
\$14,000 to \$19,999	Exposure	23,216.2	97.9	501.3	2.1	23,717.5	100.0
	Premium	2,807,730	96.4	103,368	3.6	2,911,098	100.0
	Average	\$121		\$206		\$123	
\$20,000 to \$25,999	Exposure	43,620.4	94.8	2,375.9	5.2	45,996.3	100.0
	Premium	5,711,541	91.5	527,557	8.5	6,239,098	100.0
	Average	\$131		\$222		\$136	
\$26,000 to \$31,999	Exposure	24,877.6	91.0	2,450.7	9.0	27,328.3	100.0
	Premium	3,446,006	86.2	550,267	13.8	3,996,273	100.0
	Average	\$139		\$225		\$146	
\$32,000 to \$37,999	Exposure	10,260.9	85.7	1,706.4	14.3	11,967.3	100.0
	Premium	1,422,643	78.5	389,130	21.5	1,811,773	100.0
	Average	\$139		\$228		\$151	
\$38,000 to \$43,999	Exposure	10,721.4	82.3	2,304.0	17.7	13,025.4	100.0
	Premium	1,655,771	75.0	553,152	25.0	2,208,923	100.0
	Average	\$154		\$240		\$170	
\$44,000 to \$49,999	Exposure	4,330.2	75.7	1,388.1	24.3	5,718.3	100.0
	Premium	634,806	65.7	331,474	34.3	966,280	100.0
	Average	\$147		\$239		\$169	
\$50,000 to \$74,999	Exposure	20,225.2	63.5	11,613.0	36.5	31,838.2	100.0
	Premium	3,363,232	52.9	2,999,006	47.1	6,362,238	100.0
	Average	\$166		\$258		\$200	
\$75,000 to \$99,999	Exposure	4,855.7	45.4	5,841.4	54.6	10,697.1	100.0
	Premium	963,795	36.0	1,715,256	64.0	2,679,051	100.0
	Average	\$198		\$294		\$250	
\$100,000 and Over	Exposure	5,406.6	36.0	9,602.0	64.0	15,008.6	100.0
	Premium	1,441,720	28.7	3,589,621	71.3	5,031,341	100.0
	Average	\$267		\$374		\$335	
Total	Exposure	164,500.0	79.3	42,965.8	20.7	207,465.8	100.0
	Premium	23,223,210	66.9	11,474,371	33.1	34,697,581	100.0
	Average	\$141		\$267		\$167	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Kansas

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	15,131.2	94.5	876.1	5.5	16,007.3	100.0
	Premium	2,097,896	87.8	292,284	12.2	2,390,180	100.0
	Average	\$139		\$334		\$149	
\$14,000 to \$19,999	Exposure	30,995.5	99.3	225.3	0.7	31,220.8	100.0
	Premium	4,895,553	98.6	71,894	1.4	4,967,447	100.0
	Average	\$158		\$319		\$159	
\$20,000 to \$25,999	Exposure	57,410.8	98.1	1,139.7	1.9	58,550.5	100.0
	Premium	9,015,886	96.7	311,430	3.3	9,327,316	100.0
	Average	\$157		\$273		\$159	
\$26,000 to \$31,999	Exposure	19,096.5	96.1	771.9	3.9	19,868.4	100.0
	Premium	3,430,220	93.8	226,041	6.2	3,656,261	100.0
	Average	\$180		\$293		\$184	
\$32,000 to \$37,999	Exposure	6,452.1	93.3	461.3	6.7	6,913.4	100.0
	Premium	1,126,328	89.2	136,611	10.8	1,262,939	100.0
	Average	\$175		\$296		\$183	
\$38,000 to \$43,999	Exposure	6,324.2	91.2	607.1	8.8	6,931.3	100.0
	Premium	1,253,817	86.7	191,941	13.3	1,445,758	100.0
	Average	\$198		\$316		\$209	
\$44,000 to \$49,999	Exposure	2,599.1	89.0	321.1	11.0	2,920.2	100.0
	Premium	494,236	83.4	98,099	16.6	592,335	100.0
	Average	\$190		\$306		\$203	
\$50,000 to \$74,999	Exposure	14,820.8	84.3	2,762.4	15.7	17,583.3	100.0
	Premium	3,438,600	77.8	983,669	22.2	4,422,269	100.0
	Average	\$232		\$356		\$252	
\$75,000 to \$99,999	Exposure	3,257.3	70.5	1,361.9	29.5	4,619.3	100.0
	Premium	946,665	63.1	554,353	36.9	1,501,018	100.0
	Average	\$291		\$407		\$325	
\$100,000 and Over	Exposure	4,378.4	63.4	2,529.0	36.6	6,907.4	100.0
	Premium	1,686,442	54.0	1,434,632	46.0	3,121,074	100.0
	Average	\$385		\$567		\$452	
Total	Exposure	160,465.9	93.6	11,055.8	6.4	171,521.7	100.0
	Premium	28,385,643	86.8	4,300,954	13.2	32,686,597	100.0
	Average	\$177		\$389		\$191	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Kentucky

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	19,650.0	88.3	2,593.8	11.7	22,243.8	100.0
	Premium	2,366,509	79.8	597,252	20.2	2,963,761	100.0
	Average	\$120		\$230		\$133	
\$14,000 to \$19,999	Exposure	63,322.0	98.0	1,280.2	2.0	64,602.2	100.0
	Premium	8,943,094	96.3	343,764	3.7	9,286,858	100.0
	Average	\$141		\$269		\$144	
\$20,000 to \$25,999	Exposure	46,619.8	94.0	2,954.7	6.0	49,574.5	100.0
	Premium	7,641,014	90.3	818,503	9.7	8,459,517	100.0
	Average	\$164		\$277		\$171	
\$26,000 to \$31,999	Exposure	23,264.8	86.4	3,673.0	13.6	26,937.8	100.0
	Premium	4,234,752	80.6	1,020,992	19.4	5,255,744	100.0
	Average	\$182		\$278		\$195	
\$32,000 to \$37,999	Exposure	6,630.8	77.2	1,955.8	22.8	8,586.6	100.0
	Premium	1,265,242	69.9	544,653	30.1	1,809,895	100.0
	Average	\$191		\$278		\$211	
\$38,000 to \$43,999	Exposure	4,863.9	69.4	2,148.8	30.6	7,012.7	100.0
	Premium	1,024,377	62.1	625,098	37.9	1,649,475	100.0
	Average	\$211		\$291		\$235	
\$44,000 to \$49,999	Exposure	2,093.8	59.6	1,419.8	40.4	3,513.6	100.0
	Premium	456,901	52.5	413,210	47.5	870,111	100.0
	Average	\$218		\$291		\$248	
\$50,000 to \$74,999	Exposure	12,779.4	58.5	9,069.3	41.5	21,848.8	100.0
	Premium	3,106,615	50.6	3,037,206	49.4	6,143,821	100.0
	Average	\$243		\$335		\$281	
\$75,000 to \$99,999	Exposure	2,622.3	40.2	3,902.8	59.8	6,525.2	100.0
	Premium	813,521	34.4	1,551,584	65.6	2,365,105	100.0
	Average	\$310		\$398		\$362	
\$100,000 and Over	Exposure	3,556.3	34.0	6,898.2	66.0	10,454.5	100.0
	Premium	1,501,399	25.8	4,327,604	74.2	5,829,003	100.0
	Average	\$422		\$627		\$558	
Total	Exposure	185,403.3	83.8	35,896.3	16.2	221,299.6	100.0
	Premium	31,353,424	70.2	13,279,866	29.8	44,633,290	100.0
	Average	\$169		\$370		\$202	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Louisiana

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	16,327.0	81.6	3,672.2	18.4	19,999.2	100.0
	Premium	3,023,817	65.2	1,610,676	34.8	4,634,493	100.0
	Average	\$185		\$439		\$232	
\$14,000 to \$19,999	Exposure	8,803.1	93.9	572.0	6.1	9,375.1	100.0
	Premium	2,111,637	86.6	325,343	13.4	2,436,980	100.0
	Average	\$240		\$569		\$260	
\$20,000 to \$25,999	Exposure	49,064.2	97.1	1,469.6	2.9	50,533.8	100.0
	Premium	11,072,669	93.6	752,155	6.4	11,824,824	100.0
	Average	\$226		\$512		\$234	
\$26,000 to \$31,999	Exposure	9,535.8	89.9	1,066.2	10.1	10,601.9	100.0
	Premium	2,621,861	81.3	604,981	18.7	3,226,842	100.0
	Average	\$275		\$567		\$304	
\$32,000 to \$37,999	Exposure	3,469.2	81.2	803.1	18.8	4,272.3	100.0
	Premium	963,634	68.0	453,249	32.0	1,416,883	100.0
	Average	\$278		\$564		\$332	
\$38,000 to \$43,999	Exposure	3,045.9	83.2	614.3	16.8	3,660.3	100.0
	Premium	956,041	71.0	390,185	29.0	1,346,226	100.0
	Average	\$314		\$635		\$368	
\$44,000 to \$49,999	Exposure	1,270.9	72.5	481.5	27.5	1,752.4	100.0
	Premium	400,601	55.6	319,825	44.4	720,426	100.0
	Average	\$315		\$664		\$411	
\$50,000 to \$74,999	Exposure	7,102.5	74.6	2,423.4	25.4	9,525.9	100.0
	Premium	2,502,346	58.1	1,802,148	41.9	4,304,494	100.0
	Average	\$352		\$744		\$452	
\$75,000 to \$99,999	Exposure	1,483.7	66.3	753.1	33.7	2,236.8	100.0
	Premium	676,790	48.2	727,880	51.8	1,404,670	100.0
	Average	\$456		\$967		\$628	
\$100,000 and Over	Exposure	2,216.2	63.2	1,292.7	36.8	3,508.8	100.0
	Premium	1,458,556	40.4	2,148,460	59.6	3,607,016	100.0
	Average	\$658		\$1,662		\$1,028	
Total	Exposure	102,318.3	88.6	13,148.0	11.4	115,466.3	100.0
	Premium	25,787,952	73.8	9,134,902	26.2	34,922,854	100.0
	Average	\$252		\$695		\$302	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Maine

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	4,453.3	85.2	772.6	14.8	5,225.8	100.0
	Premium	435,203	70.7	179,934	29.3	615,137	100.0
	Average	\$98		\$233		\$118	
\$14,000 to \$19,999	Exposure	4,169.1	85.4	712.9	14.6	4,882.0	100.0
	Premium	550,523	76.9	165,499	23.1	716,022	100.0
	Average	\$132		\$232		\$147	
\$20,000 to \$25,999	Exposure	17,262.2	87.1	2,560.4	12.9	19,822.6	100.0
	Premium	2,280,503	79.2	599,359	20.8	2,879,862	100.0
	Average	\$132		\$234		\$145	
\$26,000 to \$31,999	Exposure	8,364.2	82.2	1,811.4	17.8	10,175.6	100.0
	Premium	1,195,398	73.0	441,299	27.0	1,636,697	100.0
	Average	\$143		\$244		\$161	
\$32,000 to \$37,999	Exposure	3,270.4	75.9	1,041.2	24.1	4,311.6	100.0
	Premium	482,788	64.8	262,652	35.2	745,440	100.0
	Average	\$148		\$252		\$173	
\$38,000 to \$43,999	Exposure	2,657.1	73.1	977.5	26.9	3,634.6	100.0
	Premium	418,954	61.9	257,333	38.1	676,287	100.0
	Average	\$158		\$263		\$186	
\$44,000 to \$49,999	Exposure	1,125.5	67.6	539.8	32.4	1,665.3	100.0
	Premium	178,684	54.5	149,306	45.5	327,990	100.0
	Average	\$159		\$277		\$197	
\$50,000 to \$74,999	Exposure	5,726.5	56.6	4,392.3	43.4	10,118.8	100.0
	Premium	1,061,556	44.3	1,333,063	55.7	2,394,619	100.0
	Average	\$185		\$303		\$237	
\$75,000 to \$99,999	Exposure	1,295.7	43.7	1,666.6	56.3	2,962.3	100.0
	Premium	306,320	34.0	595,466	66.0	901,786	100.0
	Average	\$236		\$357		\$304	
\$100,000 and Over	Exposure	1,651.5	35.7	2,975.4	64.3	4,626.9	100.0
	Premium	627,887	29.7	1,485,060	70.3	2,112,947	100.0
	Average	\$380		\$499		\$457	
Total	Exposure	49,975.3	74.1	17,450.1	25.9	67,425.4	100.0
	Premium	7,537,816	58.0	5,468,971	42.0	13,006,787	100.0
	Average	\$151		\$313		\$193	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Maryland

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	48,636.8	78.9	13,003.6	21.1	61,640.4	100.0
	Premium	5,622,683	68.7	2,560,019	31.3	8,182,702	100.0
	Average	\$116		\$197		\$133	
\$14,000 to \$19,999	Exposure	67,018.5	91.0	6,647.0	9.0	73,665.5	100.0
	Premium	9,130,344	87.2	1,345,937	12.8	10,476,281	100.0
	Average	\$136		\$202		\$142	
\$20,000 to \$25,999	Exposure	145,009.8	90.5	15,190.7	9.5	160,200.4	100.0
	Premium	20,490,163	86.1	3,294,233	13.9	23,784,396	100.0
	Average	\$141		\$217		\$148	
\$26,000 to \$31,999	Exposure	47,765.5	80.8	11,342.1	19.2	59,107.6	100.0
	Premium	8,425,677	76.3	2,611,784	23.7	11,037,461	100.0
	Average	\$176		\$230		\$187	
\$32,000 to \$37,999	Exposure	16,489.0	70.1	7,037.9	29.9	23,526.9	100.0
	Premium	2,862,711	61.9	1,761,694	38.1	4,624,405	100.0
	Average	\$174		\$250		\$197	
\$38,000 to \$43,999	Exposure	11,634.3	60.0	7,754.8	40.0	19,389.1	100.0
	Premium	2,310,150	53.3	2,025,936	46.7	4,336,086	100.0
	Average	\$199		\$261		\$224	
\$44,000 to \$49,999	Exposure	6,531.4	55.7	5,202.7	44.3	11,734.1	100.0
	Premium	1,269,126	47.6	1,394,413	52.4	2,663,539	100.0
	Average	\$194		\$268		\$227	
\$50,000 to \$74,999	Exposure	27,570.4	45.6	32,938.7	54.4	60,509.1	100.0
	Premium	6,189,333	39.8	9,355,256	60.2	15,544,589	100.0
	Average	\$224		\$284		\$257	
\$75,000 to \$99,999	Exposure	6,153.8	35.0	11,434.6	65.0	17,588.4	100.0
	Premium	1,735,513	29.5	4,154,395	70.5	5,889,908	100.0
	Average	\$282		\$363		\$335	
\$100,000 and Over	Exposure	9,543.2	29.0	23,344.3	71.0	32,887.5	100.0
	Premium	4,068,664	29.3	9,811,508	70.7	13,880,172	100.0
	Average	\$426		\$420		\$422	
Total	Exposure	386,352.8	74.3	133,896.3	25.7	520,249.0	100.0
	Premium	62,104,364	61.8	38,315,175	38.2	100,419,539	100.0
	Average	\$161		\$286		\$193	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Massachusetts

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	47,823.9	74.9	16,029.2	25.1	63,853.1	100.0
	Premium	5,919,560	57.1	4,454,878	42.9	10,374,438	100.0
	Average	\$124		\$278		\$162	
\$14,000 to \$19,999	Exposure	59,345.2	82.4	12,683.9	17.6	72,029.1	100.0
	Premium	9,131,699	68.0	4,297,232	32.0	13,428,931	100.0
	Average	\$154		\$339		\$186	
\$20,000 to \$25,999	Exposure	85,219.4	70.1	36,310.6	29.9	121,530.0	100.0
	Premium	15,174,025	56.6	11,643,987	43.4	26,818,012	100.0
	Average	\$178		\$321		\$221	
\$26,000 to \$31,999	Exposure	40,997.3	60.6	26,638.8	39.4	67,636.2	100.0
	Premium	8,647,623	48.5	9,174,140	51.5	17,821,763	100.0
	Average	\$211		\$344		\$263	
\$32,000 to \$37,999	Exposure	16,322.8	48.3	17,459.8	51.7	33,782.6	100.0
	Premium	3,584,033	36.9	6,139,462	63.1	9,723,495	100.0
	Average	\$220		\$352		\$288	
\$38,000 to \$43,999	Exposure	10,542.3	38.9	16,566.8	61.1	27,109.1	100.0
	Premium	2,721,492	30.8	6,128,299	69.2	8,849,791	100.0
	Average	\$258		\$370		\$326	
\$44,000 to \$49,999	Exposure	3,853.8	30.6	8,725.3	69.4	12,579.1	100.0
	Premium	1,082,575	25.2	3,214,800	74.8	4,297,375	100.0
	Average	\$281		\$368		\$342	
\$50,000 to \$74,999	Exposure	19,778.2	30.2	45,813.6	69.8	65,591.8	100.0
	Premium	6,243,603	23.1	20,836,195	76.9	27,079,798	100.0
	Average	\$316		\$455		\$413	
\$75,000 to \$99,999	Exposure	4,300.3	20.7	16,486.1	79.3	20,786.4	100.0
	Premium	1,798,888	17.2	8,689,208	82.8	10,488,096	100.0
	Average	\$418		\$527		\$505	
\$100,000 and Over	Exposure	6,122.9	17.0	29,847.3	83.0	35,970.3	100.0
	Premium	3,839,492	14.4	22,889,330	85.6	26,728,822	100.0
	Average	\$627		\$767		\$743	
Total	Exposure	294,306.1	56.5	226,561.4	43.5	520,867.5	100.0
	Premium	58,142,990	37.4	97,467,531	62.6	155,610,521	100.0
	Average	\$198		\$430		\$299	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Michigan

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	125,150.4	89.9	14,063.8	10.1	139,214.3	100.0
	Premium	19,120,143	85.6	3,220,563	14.4	22,340,706	100.0
	Average	\$153		\$229		\$160	
\$14,000 to \$19,999	Exposure	55,865.1	88.4	7,346.3	11.6	63,211.3	100.0
	Premium	9,935,662	84.1	1,876,191	15.9	11,811,853	100.0
	Average	\$178		\$255		\$187	
\$20,000 to \$25,999	Exposure	83,583.8	86.2	13,339.3	13.8	96,923.0	100.0
	Premium	16,408,042	82.4	3,493,795	17.6	19,901,837	100.0
	Average	\$196		\$262		\$205	
\$26,000 to \$31,999	Exposure	42,999.4	76.7	13,066.8	23.3	56,066.2	100.0
	Premium	8,897,632	71.8	3,488,496	28.2	12,386,128	100.0
	Average	\$207		\$267		\$221	
\$32,000 to \$37,999	Exposure	15,158.2	63.7	8,641.2	36.3	23,799.3	100.0
	Premium	3,129,733	58.6	2,210,959	41.4	5,340,692	100.0
	Average	\$206		\$256		\$224	
\$38,000 to \$43,999	Exposure	11,286.5	56.0	8,879.7	44.0	20,166.2	100.0
	Premium	2,716,301	52.1	2,496,499	47.9	5,212,800	100.0
	Average	\$241		\$281		\$258	
\$44,000 to \$49,999	Exposure	4,678.8	46.4	5,412.8	53.6	10,091.6	100.0
	Premium	1,099,410	42.5	1,489,623	57.5	2,589,033	100.0
	Average	\$235		\$275		\$257	
\$50,000 to \$74,999	Exposure	29,326.4	40.9	42,441.3	59.1	71,767.7	100.0
	Premium	8,291,749	37.8	13,646,222	62.2	21,937,971	100.0
	Average	\$283		\$322		\$306	
\$75,000 to \$99,999	Exposure	6,018.3	23.1	20,011.8	76.9	26,030.0	100.0
	Premium	2,073,539	22.0	7,369,172	78.0	9,442,711	100.0
	Average	\$345		\$368		\$363	
\$100,000 and Over	Exposure	8,046.5	18.1	36,422.0	81.9	44,468.5	100.0
	Premium	3,766,719	16.4	19,174,053	83.6	22,940,772	100.0
	Average	\$468		\$526		\$516	
Total	Exposure	382,113.3	69.3	169,624.8	30.7	551,738.0	100.0
	Premium	75,438,930	56.3	58,465,573	43.7	133,904,503	100.0
	Average	\$197		\$345		\$243	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Minnesota

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	36,317.1	72.2	13,980.7	27.8	50,297.8	100.0
	Premium	4,212,736	61.9	2,590,394	38.1	6,803,130	100.0
	Average	\$116		\$185		\$135	
\$14,000 to \$19,999	Exposure	78,621.3	94.9	4,185.0	5.1	82,806.3	100.0
	Premium	9,952,662	91.8	884,719	8.2	10,837,381	100.0
	Average	\$127		\$211		\$131	
\$20,000 to \$25,999	Exposure	110,117.1	87.2	16,230.7	12.8	126,347.8	100.0
	Premium	14,342,773	80.1	3,567,921	19.9	17,910,694	100.0
	Average	\$130		\$220		\$142	
\$26,000 to \$31,999	Exposure	43,766.8	75.9	13,921.1	24.1	57,687.9	100.0
	Premium	6,276,527	66.3	3,193,959	33.7	9,470,486	100.0
	Average	\$143		\$229		\$164	
\$32,000 to \$37,999	Exposure	16,324.2	67.1	8,011.4	32.9	24,335.6	100.0
	Premium	2,290,813	55.7	1,822,258	44.3	4,113,071	100.0
	Average	\$140		\$227		\$169	
\$38,000 to \$43,999	Exposure	14,148.5	59.3	9,724.4	40.7	23,872.9	100.0
	Premium	2,159,928	48.2	2,325,446	51.8	4,485,374	100.0
	Average	\$153		\$239		\$188	
\$44,000 to \$49,999	Exposure	4,972.4	50.5	4,883.6	49.5	9,856.0	100.0
	Premium	750,095	38.6	1,193,280	61.4	1,943,375	100.0
	Average	\$151		\$244		\$197	
\$50,000 to \$74,999	Exposure	30,434.9	41.4	43,104.7	58.6	73,539.6	100.0
	Premium	5,425,778	32.0	11,529,229	68.0	16,955,007	100.0
	Average	\$178		\$267		\$231	
\$75,000 to \$99,999	Exposure	6,804.1	26.6	18,780.3	73.4	25,584.3	100.0
	Premium	1,506,309	20.9	5,714,639	79.1	7,220,948	100.0
	Average	\$221		\$304		\$282	
\$100,000 and Over	Exposure	10,084.6	23.1	33,479.3	76.9	43,563.9	100.0
	Premium	3,113,197	18.3	13,916,101	81.7	17,029,298	100.0
	Average	\$309		\$416		\$391	
Total	Exposure	351,590.9	67.9	166,301.1	32.1	517,892.0	100.0
	Premium	50,030,818	51.7	46,737,946	48.3	96,768,764	100.0
	Average	\$142		\$281		\$187	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Mississippi

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	7,564.6	94.0	486.7	6.0	8,051.3	100.0
	Premium	1,316,685	86.6	203,435	13.4	1,520,120	100.0
	Average	\$174		\$418		\$189	
\$14,000 to \$19,999	Exposure	4,420.6	97.1	133.8	2.9	4,554.4	100.0
	Premium	1,150,124	95.4	55,914	4.6	1,206,038	100.0
	Average	\$260		\$418		\$265	
\$20,000 to \$25,999	Exposure	19,550.2	96.4	728.0	3.6	20,278.2	100.0
	Premium	4,854,983	93.8	319,125	6.2	5,174,108	100.0
	Average	\$248		\$438		\$255	
\$26,000 to \$31,999	Exposure	4,982.2	90.7	510.6	9.3	5,492.8	100.0
	Premium	1,503,615	86.2	240,241	13.8	1,743,856	100.0
	Average	\$302		\$471		\$317	
\$32,000 to \$37,999	Exposure	1,673.7	87.5	238.4	12.5	1,912.1	100.0
	Premium	516,108	82.5	109,110	17.5	625,218	100.0
	Average	\$308		\$458		\$327	
\$38,000 to \$43,999	Exposure	1,538.3	87.1	228.3	12.9	1,766.6	100.0
	Premium	545,449	81.7	121,787	18.3	667,236	100.0
	Average	\$355		\$534		\$378	
\$44,000 to \$49,999	Exposure	499.8	81.2	115.5	18.8	615.3	100.0
	Premium	178,683	75.1	59,283	24.9	237,966	100.0
	Average	\$357		\$513		\$387	
\$50,000 to \$74,999	Exposure	3,310.3	79.1	873.3	20.9	4,183.6	100.0
	Premium	1,305,703	72.5	496,092	27.5	1,801,795	100.0
	Average	\$394		\$568		\$431	
\$75,000 to \$99,999	Exposure	738.2	67.7	352.9	32.3	1,091.1	100.0
	Premium	384,339	62.8	227,781	37.2	612,120	100.0
	Average	\$521		\$645		\$561	
\$100,000 and Over	Exposure	1,094.8	62.2	666.3	37.8	1,761.0	100.0
	Premium	701,710	52.2	641,502	47.8	1,343,212	100.0
	Average	\$641		\$963		\$763	
Total	Exposure	45,372.5	91.3	4,333.8	8.7	49,706.3	100.0
	Premium	12,457,399	83.4	2,474,270	16.6	14,931,669	100.0
	Average	\$275		\$571		\$300	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Missouri

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	25,191.5	78.7	6,803.8	21.3	31,995.3	100.0
	Premium	3,564,108	68.7	1,624,498	31.3	5,188,606	100.0
	Average	\$141		\$239		\$162	
\$14,000 to \$19,999	Exposure	45,632.0	96.4	1,702.3	3.6	47,334.3	100.0
	Premium	7,886,397	94.2	486,273	5.8	8,372,670	100.0
	Average	\$173		\$286		\$177	
\$20,000 to \$25,999	Exposure	129,578.1	93.0	9,773.0	7.0	139,351.1	100.0
	Premium	21,060,066	88.4	2,771,123	11.6	23,831,189	100.0
	Average	\$163		\$284		\$171	
\$26,000 to \$31,999	Exposure	35,959.3	84.3	6,687.1	15.7	42,646.4	100.0
	Premium	6,648,070	77.7	1,902,893	22.3	8,550,963	100.0
	Average	\$185		\$285		\$201	
\$32,000 to \$37,999	Exposure	11,831.4	74.9	3,965.3	25.1	15,796.7	100.0
	Premium	2,182,034	65.7	1,140,155	34.3	3,322,189	100.0
	Average	\$184		\$288		\$210	
\$38,000 to \$43,999	Exposure	10,340.5	70.0	4,421.8	30.0	14,762.3	100.0
	Premium	2,115,963	61.5	1,326,060	38.5	3,442,023	100.0
	Average	\$205		\$300		\$233	
\$44,000 to \$49,999	Exposure	3,926.3	63.6	2,243.8	36.4	6,170.2	100.0
	Premium	791,921	53.9	677,759	46.1	1,469,680	100.0
	Average	\$202		\$302		\$238	
\$50,000 to \$74,999	Exposure	25,719.9	62.7	15,305.4	37.3	41,025.3	100.0
	Premium	5,935,595	53.1	5,239,060	46.9	11,174,655	100.0
	Average	\$231		\$342		\$272	
\$75,000 to \$99,999	Exposure	5,370.0	48.9	5,614.4	51.1	10,984.4	100.0
	Premium	1,538,300	40.8	2,235,626	59.2	3,773,926	100.0
	Average	\$286		\$398		\$344	
\$100,000 and Over	Exposure	8,001.0	44.0	10,192.9	56.0	18,193.9	100.0
	Premium	2,915,740	30.9	6,511,500	69.1	9,427,240	100.0
	Average	\$364		\$639		\$518	
Total	Exposure	301,550.1	81.9	66,709.8	18.1	368,259.9	100.0
	Premium	54,638,194	69.6	23,914,947	30.4	78,553,141	100.0
	Average	\$181		\$358		\$213	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Montana

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	4,826.0	77.7	1,388.9	22.3	6,214.9	100.0
	Premium	508,580	62.5	305,051	37.5	813,631	100.0
	Average	\$105		\$220		\$131	
\$14,000 to \$19,999	Exposure	2,035.1	90.1	224.8	9.9	2,259.8	100.0
	Premium	258,413	84.3	48,286	15.7	306,699	100.0
	Average	\$127		\$215		\$136	
\$20,000 to \$25,999	Exposure	10,444.5	92.1	890.9	7.9	11,335.4	100.0
	Premium	1,383,184	85.6	232,678	14.4	1,615,862	100.0
	Average	\$132		\$261		\$143	
\$26,000 to \$31,999	Exposure	6,073.8	88.6	780.0	11.4	6,853.8	100.0
	Premium	806,538	79.4	209,156	20.6	1,015,694	100.0
	Average	\$133		\$268		\$148	
\$32,000 to \$37,999	Exposure	2,719.4	84.8	488.5	15.2	3,207.9	100.0
	Premium	358,490	73.4	129,941	26.6	488,431	100.0
	Average	\$132		\$266		\$152	
\$38,000 to \$43,999	Exposure	2,789.2	83.8	539.6	16.2	3,328.8	100.0
	Premium	385,781	71.7	152,041	28.3	537,822	100.0
	Average	\$138		\$282		\$162	
\$44,000 to \$49,999	Exposure	1,361.3	81.3	313.1	18.7	1,674.3	100.0
	Premium	185,296	66.5	93,172	33.5	278,468	100.0
	Average	\$136		\$298		\$166	
\$50,000 to \$74,999	Exposure	7,844.7	77.6	2,258.2	22.4	10,102.8	100.0
	Premium	1,204,473	62.0	738,024	38.0	1,942,497	100.0
	Average	\$154		\$327		\$192	
\$75,000 to \$99,999	Exposure	1,699.3	60.6	1,105.4	39.4	2,804.8	100.0
	Premium	330,828	44.8	408,355	55.2	739,183	100.0
	Average	\$195		\$369		\$264	
\$100,000 and Over	Exposure	2,129.5	49.5	2,172.3	50.5	4,301.8	100.0
	Premium	644,111	33.6	1,275,514	66.4	1,919,625	100.0
	Average	\$302		\$587		\$446	
Total	Exposure	41,922.7	80.5	10,161.6	19.5	52,084.3	100.0
	Premium	6,065,694	62.8	3,592,218	37.2	9,657,912	100.0
	Average	\$145		\$354		\$185	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Nebraska

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	15,889.3	96.3	613.9	3.7	16,503.2	100.0
	Premium	1,770,442	92.9	135,414	7.1	1,905,856	100.0
	Average	\$111		\$221		\$115	
\$14,000 to \$19,999	Exposure	18,464.3	99.2	156.1	0.8	18,620.3	100.0
	Premium	2,160,136	98.5	33,422	1.5	2,193,558	100.0
	Average	\$117		\$214		\$118	
\$20,000 to \$25,999	Exposure	44,174.5	98.4	723.8	1.6	44,898.3	100.0
	Premium	5,653,914	97.2	161,948	2.8	5,815,862	100.0
	Average	\$128		\$224		\$130	
\$26,000 to \$31,999	Exposure	18,618.7	97.3	515.2	2.7	19,133.8	100.0
	Premium	2,673,928	95.7	121,425	4.3	2,795,353	100.0
	Average	\$144		\$236		\$146	
\$32,000 to \$37,999	Exposure	6,427.7	95.8	281.8	4.2	6,709.4	100.0
	Premium	891,678	93.0	66,772	7.0	958,450	100.0
	Average	\$139		\$237		\$143	
\$38,000 to \$43,999	Exposure	5,992.3	92.9	457.8	7.1	6,450.1	100.0
	Premium	942,734	89.8	107,042	10.2	1,049,776	100.0
	Average	\$157		\$234		\$163	
\$44,000 to \$49,999	Exposure	2,689.4	92.0	235.4	8.0	2,924.8	100.0
	Premium	395,814	87.4	56,851	12.6	452,665	100.0
	Average	\$147		\$241		\$155	
\$50,000 to \$74,999	Exposure	12,739.4	87.5	1,817.6	12.5	14,557.0	100.0
	Premium	2,282,234	81.5	519,634	18.5	2,801,868	100.0
	Average	\$179		\$286		\$192	
\$75,000 to \$99,999	Exposure	2,966.2	74.5	1,013.8	25.5	3,979.9	100.0
	Premium	668,404	66.5	336,181	33.5	1,004,585	100.0
	Average	\$225		\$332		\$252	
\$100,000 and Over	Exposure	3,645.4	65.7	1,904.1	34.3	5,549.5	100.0
	Premium	1,087,766	55.7	864,733	44.3	1,952,499	100.0
	Average	\$298		\$454		\$352	
Total	Exposure	131,607.1	94.5	7,719.3	5.5	139,326.3	100.0
	Premium	18,527,050	88.5	2,403,422	11.5	20,930,472	100.0
	Average	\$141		\$311		\$150	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Nevada

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	51,501.8	75.2	16,999.7	24.8	68,501.4	100.0
	Premium	7,482,256	57.9	5,449,262	42.1	12,931,518	100.0
	Average	\$145		\$321		\$189	
\$14,000 to \$19,999	Exposure	33,849.3	89.2	4,092.5	10.8	37,941.8	100.0
	Premium	5,424,930	80.6	1,309,381	19.4	6,734,311	100.0
	Average	\$160		\$320		\$177	
\$20,000 to \$25,999	Exposure	46,302.8	83.3	9,253.3	16.7	55,556.0	100.0
	Premium	8,095,589	72.1	3,129,664	27.9	11,225,253	100.0
	Average	\$175		\$338		\$202	
\$26,000 to \$31,999	Exposure	19,729.2	70.9	8,085.5	29.1	27,814.7	100.0
	Premium	3,911,523	59.0	2,721,261	41.0	6,632,784	100.0
	Average	\$198		\$337		\$238	
\$32,000 to \$37,999	Exposure	5,613.3	62.2	3,417.0	37.8	9,030.3	100.0
	Premium	1,075,873	49.2	1,109,322	50.8	2,185,195	100.0
	Average	\$192		\$325		\$242	
\$38,000 to \$43,999	Exposure	4,786.4	60.3	3,144.9	39.7	7,931.3	100.0
	Premium	1,039,252	47.9	1,132,356	52.1	2,171,608	100.0
	Average	\$217		\$360		\$274	
\$44,000 to \$49,999	Exposure	1,828.2	51.8	1,700.3	48.2	3,528.4	100.0
	Premium	402,795	40.1	602,560	59.9	1,005,355	100.0
	Average	\$220		\$354		\$285	
\$50,000 to \$74,999	Exposure	11,860.3	56.6	9,084.4	43.4	20,944.7	100.0
	Premium	3,029,273	45.0	3,706,333	55.0	6,735,606	100.0
	Average	\$255		\$408		\$322	
\$75,000 to \$99,999	Exposure	2,443.8	48.5	2,590.8	51.5	5,034.7	100.0
	Premium	807,905	39.7	1,228,017	60.3	2,035,922	100.0
	Average	\$331		\$474		\$404	
\$100,000 and Over	Exposure	4,061.6	51.2	3,867.6	48.8	7,929.2	100.0
	Premium	1,820,240	36.0	3,233,271	64.0	5,053,511	100.0
	Average	\$448		\$836		\$637	
Total	Exposure	181,976.5	74.5	62,235.9	25.5	244,212.4	100.0
	Premium	33,089,636	58.3	23,621,427	41.7	56,711,063	100.0
	Average	\$182		\$380		\$232	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
New Hampshire

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	6,681.5	65.8	3,473.6	34.2	10,155.1	100.0
	Premium	665,805	47.7	728,606	52.3	1,394,411	100.0
	Average	\$100		\$210		\$137	
\$14,000 to \$19,999	Exposure	6,097.4	75.1	2,020.8	24.9	8,118.2	100.0
	Premium	780,279	61.6	486,789	38.4	1,267,068	100.0
	Average	\$128		\$241		\$156	
\$20,000 to \$25,999	Exposure	17,839.6	81.4	4,078.3	18.6	21,917.9	100.0
	Premium	2,426,313	70.2	1,031,123	29.8	3,457,436	100.0
	Average	\$136		\$253		\$158	
\$26,000 to \$31,999	Exposure	9,132.4	68.2	4,249.8	31.8	13,382.3	100.0
	Premium	1,385,816	55.5	1,110,023	44.5	2,495,839	100.0
	Average	\$152		\$261		\$187	
\$32,000 to \$37,999	Exposure	3,984.3	60.8	2,570.3	39.2	6,554.7	100.0
	Premium	623,424	47.6	686,777	52.4	1,310,201	100.0
	Average	\$156		\$267		\$200	
\$38,000 to \$43,999	Exposure	3,134.8	56.5	2,414.4	43.5	5,549.3	100.0
	Premium	534,320	44.2	674,800	55.8	1,209,120	100.0
	Average	\$170		\$279		\$218	
\$44,000 to \$49,999	Exposure	1,408.2	48.6	1,488.3	51.4	2,896.4	100.0
	Premium	247,707	36.5	431,614	63.5	679,321	100.0
	Average	\$176		\$290		\$235	
\$50,000 to \$74,999	Exposure	6,695.5	41.7	9,346.8	58.3	16,042.3	100.0
	Premium	1,327,626	30.9	2,975,708	69.1	4,303,334	100.0
	Average	\$198		\$318		\$268	
\$75,000 to \$99,999	Exposure	1,402.2	27.1	3,774.9	72.9	5,177.1	100.0
	Premium	347,187	20.6	1,336,079	79.4	1,683,266	100.0
	Average	\$248		\$354		\$325	
\$100,000 and Over	Exposure	1,705.8	25.1	5,079.1	74.9	6,784.9	100.0
	Premium	634,640	21.1	2,371,217	78.9	3,005,857	100.0
	Average	\$372		\$467		\$443	
Total	Exposure	58,081.8	60.1	38,496.3	39.9	96,578.1	100.0
	Premium	8,973,117	43.1	11,832,736	56.9	20,805,853	100.0
	Average	\$154		\$307		\$215	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
New Jersey

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	53,441.3	63.8	30,317.2	36.2	83,758.4	100.0
	Premium	5,817,399	39.4	8,952,620	60.6	14,770,019	100.0
	Average	\$109		\$295		\$176	
\$14,000 to \$19,999	Exposure	55,662.8	83.0	11,363.1	17.0	67,025.9	100.0
	Premium	6,539,526	64.6	3,583,905	35.4	10,123,431	100.0
	Average	\$117		\$315		\$151	
\$20,000 to \$25,999	Exposure	91,875.8	73.2	33,595.7	26.8	125,471.5	100.0
	Premium	12,979,856	55.5	10,387,848	44.5	23,367,704	100.0
	Average	\$141		\$309		\$186	
\$26,000 to \$31,999	Exposure	50,156.7	67.6	24,094.2	32.4	74,250.8	100.0
	Premium	7,985,569	49.1	8,292,669	50.9	16,278,238	100.0
	Average	\$159		\$344		\$219	
\$32,000 to \$37,999	Exposure	20,350.8	59.9	13,601.4	40.1	33,952.2	100.0
	Premium	3,367,968	41.3	4,783,448	58.7	8,151,416	100.0
	Average	\$165		\$352		\$240	
\$38,000 to \$43,999	Exposure	16,125.8	53.3	14,140.6	46.7	30,266.4	100.0
	Premium	2,918,156	35.6	5,283,565	64.4	8,201,721	100.0
	Average	\$181		\$374		\$271	
\$44,000 to \$49,999	Exposure	8,570.3	49.1	8,893.8	50.9	17,464.0	100.0
	Premium	1,637,311	32.7	3,370,276	67.3	5,007,587	100.0
	Average	\$191		\$379		\$287	
\$50,000 to \$74,999	Exposure	36,670.9	36.2	64,524.6	63.8	101,195.5	100.0
	Premium	8,098,476	22.7	27,503,798	77.3	35,602,274	100.0
	Average	\$221		\$426		\$352	
\$75,000 to \$99,999	Exposure	8,362.8	24.6	25,627.9	75.4	33,990.8	100.0
	Premium	2,493,949	16.1	12,960,241	83.9	15,454,190	100.0
	Average	\$298		\$506		\$455	
\$100,000 and Over	Exposure	11,580.4	19.2	48,605.0	80.8	60,185.4	100.0
	Premium	5,534,748	15.8	29,539,954	84.2	35,074,702	100.0
	Average	\$478		\$608		\$583	
Total	Exposure	352,797.6	56.2	274,763.3	43.8	627,560.9	100.0
	Premium	57,372,958	33.4	114,658,324	66.6	172,031,282	100.0
	Average	\$163		\$417		\$274	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
New Mexico

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	6,052.4	80.1	1,503.8	19.9	7,556.3	100.0
	Premium	958,763	68.1	448,562	31.9	1,407,325	100.0
	Average	\$158		\$298		\$186	
\$14,000 to \$19,999	Exposure	7,742.8	93.4	545.7	6.6	8,288.4	100.0
	Premium	1,364,696	88.7	173,608	11.3	1,538,304	100.0
	Average	\$176		\$318		\$186	
\$20,000 to \$25,999	Exposure	12,628.6	92.3	1,048.0	7.7	13,676.6	100.0
	Premium	2,345,203	86.8	357,330	13.2	2,702,533	100.0
	Average	\$186		\$341		\$198	
\$26,000 to \$31,999	Exposure	7,717.6	90.9	775.6	9.1	8,493.2	100.0
	Premium	1,490,184	85.7	248,301	14.3	1,738,485	100.0
	Average	\$193		\$320		\$205	
\$32,000 to \$37,999	Exposure	2,893.9	84.3	539.8	15.7	3,433.8	100.0
	Premium	529,556	76.6	161,796	23.4	691,352	100.0
	Average	\$183		\$300		\$201	
\$38,000 to \$43,999	Exposure	2,497.4	82.0	548.3	18.0	3,045.8	100.0
	Premium	504,087	74.5	172,620	25.5	676,707	100.0
	Average	\$202		\$315		\$222	
\$44,000 to \$49,999	Exposure	1,261.2	77.4	367.4	22.6	1,628.6	100.0
	Premium	242,060	68.9	109,276	31.1	351,336	100.0
	Average	\$192		\$297		\$216	
\$50,000 to \$74,999	Exposure	6,328.3	76.7	1,921.6	23.3	8,249.8	100.0
	Premium	1,386,598	66.7	693,413	33.3	2,080,011	100.0
	Average	\$219		\$361		\$252	
\$75,000 to \$99,999	Exposure	1,350.3	69.7	585.9	30.3	1,936.3	100.0
	Premium	365,705	59.1	253,130	40.9	618,835	100.0
	Average	\$271		\$432		\$320	
\$100,000 and Over	Exposure	1,910.8	63.7	1,088.6	36.3	2,999.3	100.0
	Premium	786,723	52.8	704,283	47.2	1,491,006	100.0
	Average	\$412		\$647		\$497	
Total	Exposure	50,383.2	85.0	8,924.8	15.0	59,307.9	100.0
	Premium	9,973,575	75.0	3,322,319	25.0	13,295,894	100.0
	Average	\$198		\$372		\$224	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
New York

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	58,256.0	80.1	14,514.5	19.9	72,770.5	100.0
	Premium	7,144,205	65.1	3,836,728	34.9	10,980,933	100.0
	Average	\$123		\$264		\$151	
\$14,000 to \$19,999	Exposure	89,163.3	73.2	32,701.5	26.8	121,864.8	100.0
	Premium	11,590,644	59.0	8,039,183	41.0	19,629,827	100.0
	Average	\$130		\$246		\$161	
\$20,000 to \$25,999	Exposure	236,663.1	72.4	90,266.1	27.6	326,929.2	100.0
	Premium	35,109,186	62.7	20,854,415	37.3	55,963,601	100.0
	Average	\$148		\$231		\$171	
\$26,000 to \$31,999	Exposure	132,525.8	70.1	56,513.8	29.9	189,039.5	100.0
	Premium	22,023,971	57.4	16,350,379	42.6	38,374,350	100.0
	Average	\$166		\$289		\$203	
\$32,000 to \$37,999	Exposure	52,961.3	66.5	26,688.3	33.5	79,649.6	100.0
	Premium	9,849,165	52.9	8,759,222	47.1	18,608,387	100.0
	Average	\$186		\$328		\$234	
\$38,000 to \$43,999	Exposure	49,690.4	59.2	34,207.2	40.8	83,897.6	100.0
	Premium	10,026,880	45.2	12,167,116	54.8	22,193,996	100.0
	Average	\$202		\$356		\$265	
\$44,000 to \$49,999	Exposure	31,271.6	56.7	23,910.4	43.3	55,182.0	100.0
	Premium	6,723,648	43.0	8,921,266	57.0	15,644,914	100.0
	Average	\$215		\$373		\$284	
\$50,000 to \$74,999	Exposure	103,650.4	41.2	148,029.3	58.8	251,679.8	100.0
	Premium	25,778,285	29.4	61,932,836	70.6	87,711,121	100.0
	Average	\$249		\$418		\$349	
\$75,000 to \$99,999	Exposure	25,161.4	39.0	39,272.9	61.0	64,434.3	100.0
	Premium	8,777,705	28.0	22,602,514	72.0	31,380,219	100.0
	Average	\$349		\$576		\$487	
\$100,000 and Over	Exposure	39,663.5	26.6	109,709.9	73.4	149,373.4	100.0
	Premium	25,511,222	16.1	132,928,019	83.9	158,439,241	100.0
	Average	\$643		\$1,212		\$1,061	
Total	Exposure	819,006.7	58.7	575,813.9	41.3	1,394,820.6	100.0
	Premium	162,534,911	35.4	296,391,678	64.6	458,926,589	100.0
	Average	\$198		\$515		\$329	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
North Carolina

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	21,666.2	83.4	4,314.7	16.6	25,980.8	100.0
	Premium	2,377,683	64.3	1,321,108	35.7	3,698,791	100.0
	Average	\$110		\$306		\$142	
\$14,000 to \$19,999	Exposure	27,377.3	90.9	2,725.7	9.1	30,102.9	100.0
	Premium	3,066,145	81.5	695,520	18.5	3,761,665	100.0
	Average	\$112		\$255		\$125	
\$20,000 to \$25,999	Exposure	177,751.0	94.7	9,941.1	5.3	187,692.1	100.0
	Premium	20,986,711	87.5	2,992,909	12.5	23,979,620	100.0
	Average	\$118		\$301		\$128	
\$26,000 to \$31,999	Exposure	52,040.8	87.0	7,777.9	13.0	59,818.7	100.0
	Premium	8,694,981	78.8	2,332,784	21.2	11,027,765	100.0
	Average	\$167		\$300		\$184	
\$32,000 to \$37,999	Exposure	12,778.4	73.8	4,543.3	26.2	17,321.8	100.0
	Premium	2,355,703	63.3	1,366,534	36.7	3,722,237	100.0
	Average	\$184		\$301		\$215	
\$38,000 to \$43,999	Exposure	10,442.8	69.1	4,660.2	30.9	15,103.0	100.0
	Premium	2,217,382	58.0	1,605,341	42.0	3,822,723	100.0
	Average	\$212		\$344		\$253	
\$44,000 to \$49,999	Exposure	3,938.7	62.9	2,322.9	37.1	6,261.6	100.0
	Premium	921,965	53.3	807,171	46.7	1,729,136	100.0
	Average	\$234		\$347		\$276	
\$50,000 to \$74,999	Exposure	27,132.6	63.4	15,684.7	36.6	42,817.3	100.0
	Premium	7,146,746	52.3	6,526,287	47.7	13,673,033	100.0
	Average	\$263		\$416		\$319	
\$75,000 to \$99,999	Exposure	5,706.5	52.4	5,176.6	47.6	10,883.1	100.0
	Premium	2,069,950	44.1	2,627,098	55.9	4,697,048	100.0
	Average	\$363		\$507		\$432	
\$100,000 and Over	Exposure	8,879.8	51.0	8,546.4	49.0	17,426.3	100.0
	Premium	4,616,642	41.1	6,620,985	58.9	11,237,627	100.0
	Average	\$520		\$775		\$645	
Total	Exposure	347,714.0	84.1	65,693.4	15.9	413,407.4	100.0
	Premium	54,453,908	66.9	26,895,737	33.1	81,349,645	100.0
	Average	\$157		\$409		\$197	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
North Dakota

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	3,429.2	88.6	439.8	11.4	3,869.0	100.0
	Premium	342,552	81.1	80,037	18.9	422,589	100.0
	Average	\$100		\$182		\$109	
\$14,000 to \$19,999	Exposure	6,370.0	98.3	110.2	1.7	6,480.2	100.0
	Premium	576,082	96.6	20,367	3.4	596,449	100.0
	Average	\$90		\$185		\$92	
\$20,000 to \$25,999	Exposure	13,019.5	95.7	587.1	4.3	13,606.6	100.0
	Premium	1,379,853	92.6	109,905	7.4	1,489,758	100.0
	Average	\$106		\$187		\$109	
\$26,000 to \$31,999	Exposure	7,664.8	92.3	640.1	7.7	8,304.8	100.0
	Premium	861,192	87.2	126,744	12.8	987,936	100.0
	Average	\$112		\$198		\$119	
\$32,000 to \$37,999	Exposure	2,827.8	87.2	415.1	12.8	3,242.8	100.0
	Premium	319,745	79.5	82,398	20.5	402,143	100.0
	Average	\$113		\$199		\$124	
\$38,000 to \$43,999	Exposure	2,645.7	83.7	517.1	16.3	3,162.8	100.0
	Premium	309,903	74.8	104,307	25.2	414,210	100.0
	Average	\$117		\$202		\$131	
\$44,000 to \$49,999	Exposure	1,101.1	82.1	239.6	17.9	1,340.7	100.0
	Premium	126,805	72.0	49,204	28.0	176,009	100.0
	Average	\$115		\$205		\$131	
\$50,000 to \$74,999	Exposure	6,262.0	73.2	2,293.3	26.8	8,555.3	100.0
	Premium	806,597	58.7	568,107	41.3	1,374,704	100.0
	Average	\$129		\$248		\$161	
\$75,000 to \$99,999	Exposure	1,377.7	53.7	1,186.3	46.3	2,564.0	100.0
	Premium	211,736	38.0	344,808	62.0	556,544	100.0
	Average	\$154		\$291		\$217	
\$100,000 and Over	Exposure	1,251.3	43.8	1,608.1	56.2	2,859.4	100.0
	Premium	279,634	29.4	672,170	70.6	951,804	100.0
	Average	\$223		\$418		\$333	
Total	Exposure	45,948.9	85.1	8,036.6	14.9	53,985.5	100.0
	Premium	5,214,099	70.7	2,158,047	29.3	7,372,146	100.0
	Average	\$113		\$269		\$137	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Ohio

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	47,315.3	79.6	12,159.8	20.4	59,475.2	100.0
	Premium	5,908,996	70.7	2,446,779	29.3	8,355,775	100.0
	Average	\$125		\$201		\$140	
\$14,000 to \$19,999	Exposure	155,921.6	97.1	4,644.3	2.9	160,565.9	100.0
	Premium	24,415,835	95.7	1,109,718	4.3	25,525,553	100.0
	Average	\$157		\$239		\$159	
\$20,000 to \$25,999	Exposure	135,479.1	91.2	13,142.9	8.8	148,622.0	100.0
	Premium	23,596,652	88.2	3,171,482	11.8	26,768,134	100.0
	Average	\$174		\$241		\$180	
\$26,000 to \$31,999	Exposure	76,089.4	85.4	13,034.8	14.6	89,124.2	100.0
	Premium	14,166,944	81.4	3,227,734	18.6	17,394,678	100.0
	Average	\$186		\$248		\$195	
\$32,000 to \$37,999	Exposure	27,880.8	76.5	8,542.3	23.5	36,423.1	100.0
	Premium	5,348,841	71.9	2,090,695	28.1	7,439,536	100.0
	Average	\$192		\$245		\$204	
\$38,000 to \$43,999	Exposure	18,697.6	66.0	9,632.3	34.0	28,329.8	100.0
	Premium	3,986,632	61.8	2,461,270	38.2	6,447,902	100.0
	Average	\$213		\$256		\$228	
\$44,000 to \$49,999	Exposure	8,759.5	58.2	6,286.4	41.8	15,045.9	100.0
	Premium	1,893,860	54.1	1,607,807	45.9	3,501,667	100.0
	Average	\$216		\$256		\$233	
\$50,000 to \$74,999	Exposure	44,691.3	50.6	43,682.3	49.4	88,373.6	100.0
	Premium	10,962,584	46.2	12,755,182	53.8	23,717,766	100.0
	Average	\$245		\$292		\$268	
\$75,000 to \$99,999	Exposure	9,409.3	32.0	19,955.8	68.0	29,365.2	100.0
	Premium	2,799,519	29.9	6,576,162	70.1	9,375,681	100.0
	Average	\$298		\$330		\$319	
\$100,000 and Over	Exposure	11,130.9	27.2	29,790.3	72.8	40,921.2	100.0
	Premium	4,523,036	24.7	13,772,696	75.3	18,295,732	100.0
	Average	\$406		\$462		\$447	
Total	Exposure	535,374.8	76.9	160,871.3	23.1	696,246.0	100.0
	Premium	97,602,899	66.5	49,219,525	33.5	146,822,424	100.0
	Average	\$182		\$306		\$211	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Oklahoma

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	13,736.4	86.8	2,083.4	13.2	15,819.8	100.0
	Premium	2,504,301	76.2	780,149	23.8	3,284,450	100.0
	Average	\$182		\$374		\$208	
\$14,000 to \$19,999	Exposure	10,678.0	96.9	336.5	3.1	11,014.5	100.0
	Premium	2,666,408	94.9	143,887	5.1	2,810,295	100.0
	Average	\$250		\$428		\$255	
\$20,000 to \$25,999	Exposure	51,466.9	98.1	985.1	1.9	52,452.0	100.0
	Premium	10,596,551	96.1	435,214	3.9	11,031,765	100.0
	Average	\$206		\$442		\$210	
\$26,000 to \$31,999	Exposure	13,818.3	94.1	869.4	5.9	14,687.7	100.0
	Premium	3,552,553	90.0	396,353	10.0	3,948,906	100.0
	Average	\$257		\$456		\$269	
\$32,000 to \$37,999	Exposure	4,742.8	90.7	486.7	9.3	5,229.5	100.0
	Premium	1,190,720	83.9	227,825	16.1	1,418,545	100.0
	Average	\$251		\$468		\$271	
\$38,000 to \$43,999	Exposure	4,742.5	90.2	516.3	9.8	5,258.8	100.0
	Premium	1,370,366	84.1	259,639	15.9	1,630,005	100.0
	Average	\$289		\$503		\$310	
\$44,000 to \$49,999	Exposure	1,681.1	84.9	300.1	15.1	1,981.2	100.0
	Premium	479,498	76.1	150,457	23.9	629,955	100.0
	Average	\$285		\$501		\$318	
\$50,000 to \$74,999	Exposure	12,010.8	86.2	1,920.5	13.8	13,931.3	100.0
	Premium	3,950,618	78.1	1,110,992	21.9	5,061,610	100.0
	Average	\$329		\$578		\$363	
\$75,000 to \$99,999	Exposure	2,604.8	79.3	678.1	20.7	3,282.9	100.0
	Premium	1,071,485	69.6	468,461	30.4	1,539,946	100.0
	Average	\$411		\$691		\$469	
\$100,000 and Over	Exposure	3,892.4	77.4	1,133.8	22.6	5,026.2	100.0
	Premium	2,057,950	61.4	1,294,773	38.6	3,352,723	100.0
	Average	\$529		\$1,142		\$667	
Total	Exposure	119,374.0	92.8	9,309.8	7.2	128,683.8	100.0
	Premium	29,440,450	84.8	5,267,750	15.2	34,708,200	100.0
	Average	\$247		\$566		\$270	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Oregon

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	34,978.4	86.7	5,369.1	13.3	40,347.5	100.0
	Premium	4,228,849	76.0	1,337,598	24.0	5,566,447	100.0
	Average	\$121		\$249		\$138	
\$14,000 to \$19,999	Exposure	42,981.9	96.8	1,413.4	3.2	44,395.3	100.0
	Premium	6,052,005	94.1	380,094	5.9	6,432,099	100.0
	Average	\$141		\$269		\$145	
\$20,000 to \$25,999	Exposure	80,333.0	94.8	4,403.1	5.2	84,736.1	100.0
	Premium	11,566,530	90.7	1,186,154	9.3	12,752,684	100.0
	Average	\$144		\$269		\$150	
\$26,000 to \$31,999	Exposure	45,170.6	93.1	3,341.8	6.9	48,512.3	100.0
	Premium	6,885,848	87.8	955,796	12.2	7,841,644	100.0
	Average	\$152		\$286		\$162	
\$32,000 to \$37,999	Exposure	15,610.8	89.3	1,872.6	10.7	17,483.3	100.0
	Premium	2,436,845	82.1	531,615	17.9	2,968,460	100.0
	Average	\$156		\$284		\$170	
\$38,000 to \$43,999	Exposure	12,478.2	85.9	2,054.3	14.1	14,532.5	100.0
	Premium	2,080,316	76.8	627,018	23.2	2,707,334	100.0
	Average	\$167		\$305		\$186	
\$44,000 to \$49,999	Exposure	5,863.7	83.6	1,153.8	16.4	7,017.4	100.0
	Premium	974,297	74.1	339,765	25.9	1,314,062	100.0
	Average	\$166		\$294		\$187	
\$50,000 to \$74,999	Exposure	29,366.8	74.9	9,859.6	25.1	39,226.4	100.0
	Premium	5,686,883	63.8	3,220,406	36.2	8,907,289	100.0
	Average	\$194		\$327		\$227	
\$75,000 to \$99,999	Exposure	6,560.6	63.6	3,753.2	36.4	10,313.8	100.0
	Premium	1,618,522	54.4	1,354,231	45.6	2,972,753	100.0
	Average	\$247		\$361		\$288	
\$100,000 and Over	Exposure	9,953.3	56.9	7,544.3	43.1	17,497.6	100.0
	Premium	3,374,858	48.9	3,528,426	51.1	6,903,284	100.0
	Average	\$339		\$468		\$395	
Total	Exposure	283,297.2	87.4	40,765.1	12.6	324,062.3	100.0
	Premium	44,904,953	76.9	13,461,103	23.1	58,366,056	100.0
	Average	\$159		\$330		\$180	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Pennsylvania

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	48,951.1	81.4	11,171.9	18.6	60,123.0	100.0
	Premium	5,327,361	66.6	2,675,534	33.4	8,002,895	100.0
	Average	\$109		\$239		\$133	
\$14,000 to \$19,999	Exposure	113,047.6	96.6	3,940.1	3.4	116,987.7	100.0
	Premium	14,600,165	93.1	1,089,643	6.9	15,689,808	100.0
	Average	\$129		\$277		\$134	
\$20,000 to \$25,999	Exposure	212,801.7	95.6	9,691.8	4.4	222,493.5	100.0
	Premium	30,776,027	92.3	2,564,913	7.7	33,340,940	100.0
	Average	\$145		\$265		\$150	
\$26,000 to \$31,999	Exposure	85,975.3	91.4	8,040.1	8.6	94,015.4	100.0
	Premium	13,210,513	85.3	2,275,454	14.7	15,485,967	100.0
	Average	\$154		\$283		\$165	
\$32,000 to \$37,999	Exposure	40,420.3	87.3	5,861.3	12.7	46,281.5	100.0
	Premium	6,242,833	78.9	1,670,713	21.1	7,913,546	100.0
	Average	\$154		\$285		\$171	
\$38,000 to \$43,999	Exposure	29,340.7	83.6	5,739.8	16.4	35,080.5	100.0
	Premium	4,829,556	74.2	1,678,205	25.8	6,507,761	100.0
	Average	\$165		\$292		\$186	
\$44,000 to \$49,999	Exposure	15,548.9	78.0	4,387.9	22.0	19,936.8	100.0
	Premium	2,660,045	67.1	1,301,724	32.9	3,961,769	100.0
	Average	\$171		\$297		\$199	
\$50,000 to \$74,999	Exposure	69,385.8	69.7	30,163.8	30.3	99,549.6	100.0
	Premium	13,517,442	57.8	9,876,937	42.2	23,394,379	100.0
	Average	\$195		\$327		\$235	
\$75,000 to \$99,999	Exposure	14,965.4	50.5	14,684.4	49.5	29,649.8	100.0
	Premium	3,629,819	40.7	5,291,845	59.3	8,921,664	100.0
	Average	\$243		\$360		\$301	
\$100,000 and Over	Exposure	20,383.1	40.1	30,416.0	59.9	50,799.1	100.0
	Premium	7,063,443	31.2	15,593,726	68.8	22,657,169	100.0
	Average	\$347		\$513		\$446	
Total	Exposure	650,819.8	84.0	124,097.1	16.0	774,916.9	100.0
	Premium	101,857,204	69.8	44,018,694	30.2	145,875,898	100.0
	Average	\$157		\$355		\$188	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Rhode Island

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	5,586.7	80.9	1,319.8	19.1	6,906.4	100.0
	Premium	642,398	62.7	381,449	37.3	1,023,847	100.0
	Average	\$115		\$289		\$148	
\$14,000 to \$19,999	Exposure	8,872.3	87.4	1,282.5	12.6	10,154.8	100.0
	Premium	1,165,683	74.9	391,286	25.1	1,556,969	100.0
	Average	\$131		\$305		\$153	
\$20,000 to \$25,999	Exposure	9,622.3	77.8	2,753.2	22.2	12,375.4	100.0
	Premium	1,644,359	64.4	910,622	35.6	2,554,981	100.0
	Average	\$171		\$331		\$206	
\$26,000 to \$31,999	Exposure	4,400.3	66.7	2,192.0	33.3	6,592.3	100.0
	Premium	902,441	54.9	740,890	45.1	1,643,331	100.0
	Average	\$205		\$338		\$249	
\$32,000 to \$37,999	Exposure	1,482.0	55.0	1,214.0	45.0	2,696.0	100.0
	Premium	325,760	43.8	417,847	56.2	743,607	100.0
	Average	\$220		\$344		\$276	
\$38,000 to \$43,999	Exposure	1,024.6	44.6	1,273.9	55.4	2,298.5	100.0
	Premium	254,145	35.5	461,814	64.5	715,959	100.0
	Average	\$248		\$363		\$311	
\$44,000 to \$49,999	Exposure	490.0	41.8	680.9	58.2	1,170.9	100.0
	Premium	134,243	34.5	254,346	65.5	388,589	100.0
	Average	\$274		\$374		\$332	
\$50,000 to \$74,999	Exposure	2,097.1	33.6	4,140.3	66.4	6,237.3	100.0
	Premium	630,559	24.1	1,982,121	75.9	2,612,680	100.0
	Average	\$301		\$479		\$419	
\$75,000 to \$99,999	Exposure	375.4	23.2	1,243.2	76.8	1,618.6	100.0
	Premium	148,366	16.7	738,997	83.3	887,363	100.0
	Average	\$395		\$594		\$548	
\$100,000 and Over	Exposure	602.3	25.3	1,782.7	74.7	2,384.9	100.0
	Premium	367,233	18.1	1,666,459	81.9	2,033,692	100.0
	Average	\$610		\$935		\$853	
Total	Exposure	34,552.8	65.9	17,882.3	34.1	52,435.1	100.0
	Premium	6,215,187	43.9	7,945,831	56.1	14,161,018	100.0
	Average	\$180		\$444		\$270	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
South Carolina

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	18,770.4	64.0	10,573.6	36.0	29,344.0	100.0
	Premium	2,805,114	42.1	3,864,379	57.9	6,669,493	100.0
	Average	\$149		\$365		\$227	
\$14,000 to \$19,999	Exposure	17,302.6	83.8	3,335.5	16.2	20,638.1	100.0
	Premium	2,840,605	66.5	1,430,608	33.5	4,271,213	100.0
	Average	\$164		\$429		\$207	
\$20,000 to \$25,999	Exposure	71,356.0	88.1	9,594.9	11.9	80,950.9	100.0
	Premium	11,407,210	73.6	4,089,873	26.4	15,497,083	100.0
	Average	\$160		\$426		\$191	
\$26,000 to \$31,999	Exposure	20,229.1	77.2	5,964.6	22.8	26,193.7	100.0
	Premium	4,153,173	62.4	2,506,438	37.6	6,659,611	100.0
	Average	\$205		\$420		\$254	
\$32,000 to \$37,999	Exposure	5,332.8	62.4	3,207.9	37.6	8,540.8	100.0
	Premium	1,075,659	46.1	1,259,512	53.9	2,335,171	100.0
	Average	\$202		\$393		\$273	
\$38,000 to \$43,999	Exposure	4,571.7	62.1	2,784.4	37.9	7,356.1	100.0
	Premium	1,034,565	44.5	1,288,076	55.5	2,322,641	100.0
	Average	\$226		\$463		\$316	
\$44,000 to \$49,999	Exposure	1,925.0	54.5	1,609.8	45.5	3,534.8	100.0
	Premium	430,973	38.9	676,320	61.1	1,107,293	100.0
	Average	\$224		\$420		\$313	
\$50,000 to \$74,999	Exposure	12,875.1	56.0	10,113.8	44.0	22,988.8	100.0
	Premium	3,359,913	40.5	4,940,396	59.5	8,300,309	100.0
	Average	\$261		\$488		\$361	
\$75,000 to \$99,999	Exposure	2,562.0	42.7	3,443.1	57.3	6,005.1	100.0
	Premium	815,000	30.2	1,879,319	69.8	2,694,319	100.0
	Average	\$318		\$546		\$449	
\$100,000 and Over	Exposure	4,457.5	47.0	5,033.1	53.0	9,490.6	100.0
	Premium	2,056,220	31.2	4,541,635	68.8	6,597,855	100.0
	Average	\$461		\$902		\$695	
Total	Exposure	159,382.2	74.1	55,660.6	25.9	215,042.8	100.0
	Premium	29,978,432	53.1	26,476,556	46.9	56,454,988	100.0
	Average	\$188		\$476		\$263	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
South Dakota

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	3,975.0	95.8	172.3	4.2	4,147.3	100.0
	Premium	369,116	91.8	32,828	8.2	401,944	100.0
	Average	\$93		\$191		\$97	
\$14,000 to \$19,999	Exposure	7,791.8	99.3	55.0	0.7	7,846.8	100.0
	Premium	715,612	98.3	12,705	1.7	728,317	100.0
	Average	\$92		\$231		\$93	
\$20,000 to \$25,999	Exposure	16,580.0	97.9	361.2	2.1	16,941.2	100.0
	Premium	1,697,043	95.9	71,930	4.1	1,768,973	100.0
	Average	\$102		\$199		\$104	
\$26,000 to \$31,999	Exposure	7,087.7	95.7	319.3	4.3	7,406.9	100.0
	Premium	821,501	92.2	69,147	7.8	890,648	100.0
	Average	\$116		\$217		\$120	
\$32,000 to \$37,999	Exposure	2,361.4	91.9	207.9	8.1	2,569.3	100.0
	Premium	267,431	86.4	42,177	13.6	309,608	100.0
	Average	\$113		\$203		\$121	
\$38,000 to \$43,999	Exposure	2,450.4	88.7	312.3	11.3	2,762.8	100.0
	Premium	322,739	82.9	66,555	17.1	389,294	100.0
	Average	\$132		\$213		\$141	
\$44,000 to \$49,999	Exposure	844.9	85.3	145.3	14.7	990.2	100.0
	Premium	103,124	76.2	32,251	23.8	135,375	100.0
	Average	\$122		\$222		\$137	
\$50,000 to \$74,999	Exposure	5,283.3	78.4	1,456.8	21.6	6,740.1	100.0
	Premium	748,294	68.0	351,783	32.0	1,100,077	100.0
	Average	\$142		\$241		\$163	
\$75,000 to \$99,999	Exposure	1,168.2	63.5	671.1	36.5	1,839.3	100.0
	Premium	202,473	51.6	189,576	48.4	392,049	100.0
	Average	\$173		\$282		\$213	
\$100,000 and Over	Exposure	1,435.4	57.6	1,057.9	42.4	2,493.3	100.0
	Premium	344,297	45.6	410,423	54.4	754,720	100.0
	Average	\$240		\$388		\$303	
Total	Exposure	48,978.2	91.1	4,758.9	8.9	53,737.1	100.0
	Premium	5,591,630	81.4	1,279,375	18.6	6,871,005	100.0
	Average	\$114		\$269		\$128	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Tennessee

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	38,019.3	84.2	7,141.5	15.8	45,160.8	100.0
	Premium	5,735,151	74.1	2,006,269	25.9	7,741,420	100.0
	Average	\$151		\$281		\$171	
\$14,000 to \$19,999	Exposure	81,621.7	97.3	2,228.3	2.7	83,849.9	100.0
	Premium	14,021,169	94.9	746,799	5.1	14,767,968	100.0
	Average	\$172		\$335		\$176	
\$20,000 to \$25,999	Exposure	61,277.1	92.1	5,226.2	7.9	66,503.3	100.0
	Premium	12,360,846	86.8	1,884,469	13.2	14,245,315	100.0
	Average	\$202		\$361		\$214	
\$26,000 to \$31,999	Exposure	31,060.6	86.7	4,770.5	13.3	35,831.1	100.0
	Premium	7,168,021	80.1	1,777,455	19.9	8,945,476	100.0
	Average	\$231		\$373		\$250	
\$32,000 to \$37,999	Exposure	8,856.7	76.2	2,770.6	23.8	11,627.3	100.0
	Premium	1,988,533	65.6	1,044,307	34.4	3,032,840	100.0
	Average	\$225		\$377		\$261	
\$38,000 to \$43,999	Exposure	7,198.2	72.4	2,737.7	27.6	9,935.8	100.0
	Premium	1,792,209	63.0	1,050,578	37.0	2,842,787	100.0
	Average	\$249		\$384		\$286	
\$44,000 to \$49,999	Exposure	2,757.8	63.6	1,577.9	36.4	4,335.7	100.0
	Premium	707,379	53.0	628,398	47.0	1,335,777	100.0
	Average	\$257		\$398		\$308	
\$50,000 to \$74,999	Exposure	21,114.7	63.3	12,236.0	36.7	33,350.7	100.0
	Premium	5,732,044	52.2	5,251,590	47.8	10,983,634	100.0
	Average	\$271		\$429		\$329	
\$75,000 to \$99,999	Exposure	5,040.3	49.0	5,241.9	51.0	10,282.3	100.0
	Premium	1,669,954	39.5	2,553,663	60.5	4,223,617	100.0
	Average	\$331		\$487		\$411	
\$100,000 and Over	Exposure	8,291.5	47.1	9,321.8	52.9	17,613.3	100.0
	Premium	3,787,830	37.1	6,421,625	62.9	10,209,455	100.0
	Average	\$457		\$689		\$580	
Total	Exposure	265,237.7	83.3	53,252.3	16.7	318,489.9	100.0
	Premium	54,963,136	70.2	23,365,153	29.8	78,328,289	100.0
	Average	\$207		\$439		\$246	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Texas

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	286,932.5	97.3	7,859.4	2.7	294,791.9	100.0
	Premium	47,846,846	93.1	3,564,253	6.9	51,411,099	100.0
	Average	\$167		\$454		\$174	
\$14,000 to \$19,999	Exposure	162,752.9	98.8	1,900.6	1.2	164,653.5	100.0
	Premium	31,119,961	97.0	955,633	3.0	32,075,594	100.0
	Average	\$191		\$503		\$195	
\$20,000 to \$25,999	Exposure	476,781.2	97.4	12,614.0	2.6	489,395.2	100.0
	Premium	103,305,390	93.8	6,791,964	6.2	110,097,354	100.0
	Average	\$217		\$538		\$225	
\$26,000 to \$31,999	Exposure	156,123.6	96.1	6,410.3	3.9	162,533.9	100.0
	Premium	40,178,272	92.1	3,434,081	7.9	43,612,353	100.0
	Average	\$257		\$536		\$268	
\$32,000 to \$37,999	Exposure	48,582.6	91.6	4,471.3	8.4	53,053.9	100.0
	Premium	11,396,699	82.1	2,476,969	17.9	13,873,668	100.0
	Average	\$235		\$554		\$262	
\$38,000 to \$43,999	Exposure	36,717.4	88.4	4,828.4	11.6	41,545.8	100.0
	Premium	10,627,052	79.7	2,713,735	20.3	13,340,787	100.0
	Average	\$289		\$562		\$321	
\$44,000 to \$49,999	Exposure	14,195.4	80.7	3,387.0	19.3	17,582.4	100.0
	Premium	4,187,090	68.2	1,956,818	31.8	6,143,908	100.0
	Average	\$295		\$578		\$349	
\$50,000 to \$74,999	Exposure	91,258.2	81.7	20,378.0	18.3	111,636.2	100.0
	Premium	32,450,326	71.4	12,976,762	28.6	45,427,088	100.0
	Average	\$356		\$637		\$407	
\$75,000 to \$99,999	Exposure	23,974.3	69.6	10,465.1	30.4	34,439.4	100.0
	Premium	11,739,980	61.2	7,440,752	38.8	19,180,732	100.0
	Average	\$490		\$711		\$557	
\$100,000 and Over	Exposure	44,382.0	64.5	24,421.3	35.5	68,803.3	100.0
	Premium	30,878,324	51.6	28,936,896	48.4	59,815,220	100.0
	Average	\$696		\$1,185		\$869	
Total	Exposure	1,341,700.1	93.3	96,735.4	6.7	1,438,435.5	100.0
	Premium	323,729,940	82.0	71,247,863	18.0	394,977,803	100.0
	Average	\$241		\$737		\$275	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Utah

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	12,892.0	61.2	8,186.5	38.8	21,078.5	100.0
	Premium	1,845,558	59.1	1,275,463	40.9	3,121,021	100.0
	Average	\$143		\$156		\$148	
\$14,000 to \$19,999	Exposure	27,902.2	89.1	3,399.3	10.9	31,301.5	100.0
	Premium	3,276,829	83.7	639,645	16.3	3,916,474	100.0
	Average	\$117		\$188		\$125	
\$20,000 to \$25,999	Exposure	37,297.3	84.4	6,917.3	15.6	44,214.6	100.0
	Premium	4,849,432	77.9	1,377,865	22.1	6,227,297	100.0
	Average	\$130		\$199		\$141	
\$26,000 to \$31,999	Exposure	17,615.5	73.5	6,351.3	26.5	23,966.8	100.0
	Premium	2,451,607	65.7	1,280,032	34.3	3,731,639	100.0
	Average	\$139		\$202		\$156	
\$32,000 to \$37,999	Exposure	5,949.7	60.9	3,821.9	39.1	9,771.6	100.0
	Premium	827,118	51.4	783,245	48.6	1,610,363	100.0
	Average	\$139		\$205		\$165	
\$38,000 to \$43,999	Exposure	5,212.8	56.2	4,061.4	43.8	9,274.2	100.0
	Premium	765,476	49.2	789,193	50.8	1,554,669	100.0
	Average	\$147		\$194		\$168	
\$44,000 to \$49,999	Exposure	2,548.8	55.7	2,025.1	44.3	4,573.8	100.0
	Premium	367,057	46.2	426,870	53.8	793,927	100.0
	Average	\$144		\$211		\$174	
\$50,000 to \$74,999	Exposure	13,762.2	50.8	13,342.4	49.2	27,104.6	100.0
	Premium	2,246,057	41.4	3,175,914	58.6	5,421,971	100.0
	Average	\$163		\$238		\$200	
\$75,000 to \$99,999	Exposure	2,877.2	37.6	4,777.0	62.4	7,654.2	100.0
	Premium	567,680	30.3	1,305,007	69.7	1,872,687	100.0
	Average	\$197		\$273		\$245	
\$100,000 and Over	Exposure	4,077.6	33.1	8,234.0	66.9	12,311.6	100.0
	Premium	1,152,873	25.4	3,377,307	74.6	4,530,180	100.0
	Average	\$283		\$410		\$368	
Total	Exposure	130,135.1	68.0	61,116.3	32.0	191,251.3	100.0
	Premium	18,349,687	56.0	14,430,541	44.0	32,780,228	100.0
	Average	\$141		\$236		\$171	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Vermont

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	2,555.0	76.8	771.3	23.2	3,326.3	100.0
	Premium	236,834	60.8	152,686	39.2	389,520	100.0
	Average	\$93		\$198		\$117	
\$14,000 to \$19,999	Exposure	2,528.2	79.5	650.8	20.5	3,178.9	100.0
	Premium	303,093	67.7	144,575	32.3	447,668	100.0
	Average	\$120		\$222		\$141	
\$20,000 to \$25,999	Exposure	6,794.8	80.0	1,699.5	20.0	8,494.3	100.0
	Premium	930,171	69.7	404,424	30.3	1,334,595	100.0
	Average	\$137		\$238		\$157	
\$26,000 to \$31,999	Exposure	3,772.7	68.6	1,725.3	31.4	5,497.9	100.0
	Premium	547,717	56.2	426,933	43.8	974,650	100.0
	Average	\$145		\$247		\$177	
\$32,000 to \$37,999	Exposure	1,763.1	65.0	949.9	35.0	2,713.0	100.0
	Premium	275,744	53.3	241,380	46.7	517,124	100.0
	Average	\$156		\$254		\$191	
\$38,000 to \$43,999	Exposure	1,390.4	58.8	974.7	41.2	2,365.1	100.0
	Premium	231,977	47.0	261,168	53.0	493,145	100.0
	Average	\$167		\$268		\$209	
\$44,000 to \$49,999	Exposure	645.3	51.1	617.6	48.9	1,262.8	100.0
	Premium	114,106	41.1	163,355	58.9	277,461	100.0
	Average	\$177		\$265		\$220	
\$50,000 to \$74,999	Exposure	3,037.2	43.4	3,968.6	56.6	7,005.8	100.0
	Premium	594,276	32.6	1,226,255	67.4	1,820,531	100.0
	Average	\$196		\$309		\$260	
\$75,000 to \$99,999	Exposure	767.8	31.0	1,708.8	69.0	2,476.6	100.0
	Premium	202,771	24.0	642,621	76.0	845,392	100.0
	Average	\$264		\$376		\$341	
\$100,000 and Over	Exposure	1,022.1	23.3	3,368.7	76.7	4,390.8	100.0
	Premium	404,788	19.5	1,672,683	80.5	2,077,471	100.0
	Average	\$396		\$497		\$473	
Total	Exposure	24,276.4	59.6	16,434.9	40.4	40,711.3	100.0
	Premium	3,841,477	41.9	5,336,080	58.1	9,177,557	100.0
	Average	\$158		\$325		\$225	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Virginia

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	58,651.4	77.0	17,520.9	23.0	76,172.3	100.0
	Premium	7,116,380	63.1	4,167,943	36.9	11,284,323	100.0
	Average	\$121		\$238		\$148	
\$14,000 to \$19,999	Exposure	62,536.4	90.9	6,257.1	9.1	68,793.5	100.0
	Premium	8,745,028	86.2	1,404,578	13.8	10,149,606	100.0
	Average	\$140		\$224		\$148	
\$20,000 to \$25,999	Exposure	127,118.8	88.9	15,897.2	11.1	143,015.9	100.0
	Premium	17,671,827	81.6	3,977,985	18.4	21,649,812	100.0
	Average	\$139		\$250		\$151	
\$26,000 to \$31,999	Exposure	64,343.7	84.7	11,642.9	15.3	75,986.6	100.0
	Premium	9,998,350	77.1	2,974,861	22.9	12,973,211	100.0
	Average	\$155		\$256		\$171	
\$32,000 to \$37,999	Exposure	22,367.8	74.9	7,489.3	25.1	29,857.1	100.0
	Premium	3,359,583	61.5	2,099,381	38.5	5,458,964	100.0
	Average	\$150		\$280		\$183	
\$38,000 to \$43,999	Exposure	17,826.8	71.1	7,245.5	28.9	25,072.3	100.0
	Premium	2,813,281	57.9	2,049,290	42.1	4,862,571	100.0
	Average	\$158		\$283		\$194	
\$44,000 to \$49,999	Exposure	9,365.7	65.4	4,959.9	34.6	14,325.6	100.0
	Premium	1,451,819	50.0	1,450,439	50.0	2,902,258	100.0
	Average	\$155		\$292		\$203	
\$50,000 to \$74,999	Exposure	49,851.4	62.2	30,299.7	37.8	80,151.1	100.0
	Premium	8,159,991	46.2	9,508,365	53.8	17,668,356	100.0
	Average	\$164		\$314		\$220	
\$75,000 to \$99,999	Exposure	10,450.3	49.5	10,648.5	50.5	21,098.8	100.0
	Premium	2,097,120	33.1	4,232,216	66.9	6,329,336	100.0
	Average	\$201		\$397		\$300	
\$100,000 and Over	Exposure	16,140.7	43.2	21,182.2	56.8	37,322.8	100.0
	Premium	4,619,634	34.3	8,841,916	65.7	13,461,550	100.0
	Average	\$286		\$417		\$361	
Total	Exposure	438,652.8	76.7	133,143.2	23.3	571,795.9	100.0
	Premium	66,033,013	61.9	40,706,974	38.1	106,739,987	100.0
	Average	\$151		\$306		\$187	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Washington

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	63,992.8	80.8	15,221.6	19.2	79,214.3	100.0
	Premium	6,761,770	65.1	3,617,482	34.9	10,379,252	100.0
	Average	\$106		\$238		\$131	
\$14,000 to \$19,999	Exposure	59,442.9	93.0	4,466.3	7.0	63,909.2	100.0
	Premium	7,866,705	86.9	1,190,147	13.1	9,056,852	100.0
	Average	\$132		\$266		\$142	
\$20,000 to \$25,999	Exposure	128,772.0	92.2	10,837.2	7.8	139,609.2	100.0
	Premium	18,490,705	86.2	2,960,368	13.8	21,451,073	100.0
	Average	\$144		\$273		\$154	
\$26,000 to \$31,999	Exposure	90,230.4	91.0	8,952.8	9.0	99,183.2	100.0
	Premium	13,757,634	84.1	2,591,810	15.9	16,349,444	100.0
	Average	\$152		\$289		\$165	
\$32,000 to \$37,999	Exposure	31,612.1	85.4	5,389.5	14.6	37,001.6	100.0
	Premium	4,720,764	75.6	1,526,663	24.4	6,247,427	100.0
	Average	\$149		\$283		\$169	
\$38,000 to \$43,999	Exposure	23,627.8	80.1	5,882.7	19.9	29,510.5	100.0
	Premium	3,996,893	70.0	1,715,575	30.0	5,712,468	100.0
	Average	\$169		\$292		\$194	
\$44,000 to \$49,999	Exposure	11,303.8	74.7	3,836.8	25.3	15,140.6	100.0
	Premium	1,844,075	62.5	1,104,580	37.5	2,948,655	100.0
	Average	\$163		\$288		\$195	
\$50,000 to \$74,999	Exposure	53,129.7	65.3	28,185.1	34.7	81,314.8	100.0
	Premium	10,350,718	52.6	9,328,447	47.4	19,679,165	100.0
	Average	\$195		\$331		\$242	
\$75,000 to \$99,999	Exposure	11,834.7	55.1	9,645.5	44.9	21,480.2	100.0
	Premium	2,933,860	44.7	3,622,437	55.3	6,556,297	100.0
	Average	\$248		\$376		\$305	
\$100,000 and Over	Exposure	18,693.2	51.1	17,864.8	48.9	36,558.0	100.0
	Premium	6,401,836	40.0	9,611,031	60.0	16,012,867	100.0
	Average	\$342		\$538		\$438	
Total	Exposure	492,639.3	81.7	110,282.1	18.3	602,921.4	100.0
	Premium	77,124,960	67.4	37,268,540	32.6	114,393,500	100.0
	Average	\$157		\$338		\$190	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
West Virginia

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	3,369.3	91.4	317.9	8.6	3,687.3	100.0
	Premium	423,956	85.8	69,878	14.2	493,834	100.0
	Average	\$126		\$220		\$134	
\$14,000 to \$19,999	Exposure	6,229.7	96.0	261.1	4.0	6,490.8	100.0
	Premium	1,014,882	94.7	57,097	5.3	1,071,979	100.0
	Average	\$163		\$219		\$165	
\$20,000 to \$25,999	Exposure	15,550.2	97.0	481.9	3.0	16,032.1	100.0
	Premium	2,734,486	96.1	111,370	3.9	2,845,856	100.0
	Average	\$176		\$231		\$178	
\$26,000 to \$31,999	Exposure	4,704.3	93.5	327.2	6.5	5,031.4	100.0
	Premium	943,523	91.8	84,126	8.2	1,027,649	100.0
	Average	\$201		\$257		\$204	
\$32,000 to \$37,999	Exposure	1,835.5	90.2	198.9	9.8	2,034.4	100.0
	Premium	371,768	89.1	45,379	10.9	417,147	100.0
	Average	\$203		\$228		\$205	
\$38,000 to \$43,999	Exposure	1,628.6	89.6	189.3	10.4	1,817.9	100.0
	Premium	372,157	88.7	47,279	11.3	419,436	100.0
	Average	\$229		\$250		\$231	
\$44,000 to \$49,999	Exposure	776.4	86.3	123.4	13.7	899.8	100.0
	Premium	170,379	83.6	33,373	16.4	203,752	100.0
	Average	\$219		\$270		\$226	
\$50,000 to \$74,999	Exposure	4,035.9	84.0	768.5	16.0	4,804.4	100.0
	Premium	1,072,942	83.1	218,238	16.9	1,291,180	100.0
	Average	\$266		\$284		\$269	
\$75,000 to \$99,999	Exposure	838.9	74.8	282.9	25.2	1,121.8	100.0
	Premium	274,760	75.9	87,472	24.1	362,232	100.0
	Average	\$328		\$309		\$323	
\$100,000 and Over	Exposure	968.8	62.7	576.0	37.3	1,544.8	100.0
	Premium	433,383	59.6	294,239	40.4	727,622	100.0
	Average	\$447		\$511		\$471	
Total	Exposure	39,937.5	91.9	3,527.2	8.1	43,464.7	100.0
	Premium	7,812,236	88.2	1,048,451	11.8	8,860,687	100.0
	Average	\$196		\$297		\$204	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Wisconsin

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	25,057.3	85.7	4,190.5	14.3	29,247.8	100.0
	Premium	2,627,584	77.5	761,882	22.5	3,389,466	100.0
	Average	\$105		\$182		\$116	
\$14,000 to \$19,999	Exposure	61,975.3	97.5	1,580.4	2.5	63,555.7	100.0
	Premium	6,668,056	95.5	311,665	4.5	6,979,721	100.0
	Average	\$108		\$197		\$110	
\$20,000 to \$25,999	Exposure	76,945.7	91.2	7,450.3	8.8	84,396.0	100.0
	Premium	9,309,160	86.9	1,401,462	13.1	10,710,622	100.0
	Average	\$121		\$188		\$127	
\$26,000 to \$31,999	Exposure	51,430.7	87.9	7,056.1	12.1	58,486.8	100.0
	Premium	6,753,007	83.0	1,383,729	17.0	8,136,736	100.0
	Average	\$131		\$196		\$139	
\$32,000 to \$37,999	Exposure	24,302.7	84.0	4,628.0	16.0	28,930.7	100.0
	Premium	3,216,638	78.5	882,223	21.5	4,098,861	100.0
	Average	\$132		\$191		\$142	
\$38,000 to \$43,999	Exposure	20,057.4	79.0	5,346.6	21.0	25,404.0	100.0
	Premium	2,812,899	72.7	1,053,791	27.3	3,866,690	100.0
	Average	\$140		\$197		\$152	
\$44,000 to \$49,999	Exposure	8,538.0	74.6	2,904.5	25.4	11,442.5	100.0
	Premium	1,195,988	67.4	578,652	32.6	1,774,640	100.0
	Average	\$140		\$199		\$155	
\$50,000 to \$74,999	Exposure	42,532.7	63.2	24,813.5	36.8	67,346.2	100.0
	Premium	6,536,291	54.4	5,486,034	45.6	12,022,325	100.0
	Average	\$154		\$221		\$179	
\$75,000 to \$99,999	Exposure	10,179.1	45.2	12,321.1	54.8	22,500.2	100.0
	Premium	1,838,276	38.4	2,948,577	61.6	4,786,853	100.0
	Average	\$181		\$239		\$213	
\$100,000 and Over	Exposure	11,235.3	33.4	22,377.2	66.6	33,612.5	100.0
	Premium	2,804,188	27.8	7,283,511	72.2	10,087,699	100.0
	Average	\$250		\$325		\$300	
Total	Exposure	332,254.0	78.2	92,668.2	21.8	424,922.2	100.0
	Premium	43,762,087	66.5	22,091,526	33.5	65,853,613	100.0
	Average	\$132		\$238		\$155	

Table 5

2016 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Wyoming

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	1,252.5	71.2	506.8	28.8	1,759.3	100.0
	Premium	154,197	55.3	124,628	44.7	278,825	100.0
	Average	\$123		\$246		\$158	
\$14,000 to \$19,999	Exposure	718.2	86.9	108.3	13.1	826.4	100.0
	Premium	102,306	78.8	27,508	21.2	129,814	100.0
	Average	\$142		\$254		\$157	
\$20,000 to \$25,999	Exposure	3,023.8	94.1	191.0	5.9	3,214.8	100.0
	Premium	445,445	89.0	54,934	11.0	500,379	100.0
	Average	\$147		\$288		\$156	
\$26,000 to \$31,999	Exposure	2,245.8	91.3	214.6	8.7	2,460.4	100.0
	Premium	312,541	84.7	56,288	15.3	368,829	100.0
	Average	\$139		\$262		\$150	
\$32,000 to \$37,999	Exposure	976.6	87.1	144.1	12.9	1,120.7	100.0
	Premium	133,658	77.7	38,330	22.3	171,988	100.0
	Average	\$137		\$266		\$153	
\$38,000 to \$43,999	Exposure	1,086.1	88.4	142.3	11.6	1,228.4	100.0
	Premium	153,713	79.7	39,201	20.3	192,914	100.0
	Average	\$142		\$275		\$157	
\$44,000 to \$49,999	Exposure	669.3	88.4	87.7	11.6	757.0	100.0
	Premium	90,561	79.0	24,115	21.0	114,676	100.0
	Average	\$135		\$275		\$151	
\$50,000 to \$74,999	Exposure	4,409.5	86.2	703.5	13.8	5,113.0	100.0
	Premium	646,085	75.6	208,979	24.4	855,064	100.0
	Average	\$147		\$297		\$167	
\$75,000 to \$99,999	Exposure	1,285.9	78.1	361.6	21.9	1,647.5	100.0
	Premium	201,160	61.5	125,921	38.5	327,081	100.0
	Average	\$156		\$348		\$199	
\$100,000 and Over	Exposure	1,546.9	66.3	784.8	33.7	2,331.8	100.0
	Premium	346,415	46.1	404,399	53.9	750,814	100.0
	Average	\$224		\$515		\$322	
Total	Exposure	17,214.6	84.1	3,244.7	15.9	20,459.3	100.0
	Premium	2,586,081	70.1	1,104,303	29.9	3,690,384	100.0
	Average	\$150		\$340		\$180	